

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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Shout All About It!

Reporting scams to protect yourself and loved ones.

It is estimated that only 5% of all scams are reported, and only around 11% of older people who have been scammed report the crime. With the average scam victim losing over £3,000, the more we talk about scams and report those we come across, the more chance we have of protecting ourselves, our loved ones and our communities.

If you spot a scam, or have been a victim of a scam, the first thing you can do is tell someone you know and trust - talking about it helps. Then, depending on the scam, you can report it so others can be alerted, to prevent them becoming a victim of fraud. By reporting scams, you can really make a difference. This bulletin tells you how.

Remember, information about our Scams Awareness and Aftercare Project, along with further scams awareness resources, is always available on our [Age UK Cheshire East website](https://www.ageukcheshireeast.org) or by contacting Sally Wilson at sally.wilson@ageukce.org or on 01625 612958 / 07932 999902.



With so many ways a scammer can contact you, it's sometimes difficult to know how to report a scam to help protect yourself and others. If we take the example of COVID-19 vaccine scams, we've had reports of scammers contacting people on the doorstep, by phone, email and text to fraudulently offer a vaccine appointment or the vaccine itself.

Here's our guide of how to report what and where.

Firstly, contact the genuine company or service the person said they were from on a number you already have for them to check if they have been trying to contact you. **Then:**

Contact your bank - If you've been scammed out of money in the last 24 hours or think you've given any information about your bank account through a scam call, text, email or visit to your home, contact your bank immediately. Use the phone number on the back of your bank card. Your bank can help secure your account.

Call the Police - If you have a doorstep caller who you think was not genuine, call the Police on **101**. They can send out alerts to warn other residents and agencies. If you have been a victim of a scam, call this number too.

If you are in a situation where you feel threatened or unsafe call 999.

Citizen Advice Customer Services - You can report any scam you've come across to Citizen Advice by completing their [online form](#) or calling **0808 250 5050**.

Once they've got all the information they need, they pass it to Trading Standards, who obtain useful intelligence on the scammers.

Action Fraud - If you have been scammed, defrauded or experienced cyber crime you should report it to Action Fraud, the UK's national reporting centre for fraud and cyber crime. You can do this at www.actionfraud.police.uk or by calling 0300 123 2040. The information will be reviewed and may be passed to the police who then decide on a course of action.

Suspicious texts - You can report spam texts directly to your mobile phone provider free of charge by forwarding the text message to 7726.

This collates all the reports in real time so UK networks can take early action to block suspicious numbers. They can also use this information to inform the regulators.

Suspicious emails - If you receive an email which you're not quite sure about, forward it to the Suspicious Email Reporting Service (SERS) at report@phishing.gov.uk. The National Cyber Security Centre analyses the suspect email and any websites it links to. As of 31st January 2021 the number of reports received stand at more than 4.5 million with the removal of more than 30,000 scams and 55,000 websites.

Anyone can fall victim to a scam, but the more we know about them, the more we can avoid them and help others avoid them too. That's why it's a good idea to be scam savvy.

Signs someone may have been scammed - It might not always be obvious if someone you know is being targeted by scammers. However, some things to look out for include a large amount of junk mail or lots of goods delivered that they don't seem to need. They may have a high number of phone calls or visits from strangers or have had unnecessary work completed on their house. They could become secretive about finances or new people in their lives, or suddenly have less money.



You can reassure them that being scammed isn't their fault and that scammers use devious tactics anyone could be taken in by. You may also like to encourage them to report it.

Become a Friend Against Scams - Friends Against Scams (FAS) is a National Trading Standards Scams Team initiative which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

We wholeheartedly encourage everyone to complete FAS's short online session to learn about the different types of scams and how to spot and support a victim of scams. With increased knowledge and awareness, you can make scams part of everyday conversation with family, friends and neighbours. For more information, head to www.friendsagainstscams.org.uk.



Book an awareness session with us - For groups of older people (over 50s) in the northern part of Cheshire East borough, our Age UK Cheshire East Scams Awareness & Aftercare Project can deliver a more in-depth session, including information on current scams. The sessions are either online or face to face (when safe). To find out more, contact sally.wilson@ageukce.org or call 01625 612958.



Volunteer with us! Our Scams Awareness Champions are plugged in to their local communities. They connect with older people, face to face and online, and are passionate about sharing scams awareness messages to keep older people safe. When our Champions hear about scams, they let the project know and share the messages. Some do this face to face in their locality, others share it online. Our Scams Awareness Champions are also great at letting us know about older people interest groups who may like to have a scams awareness session.



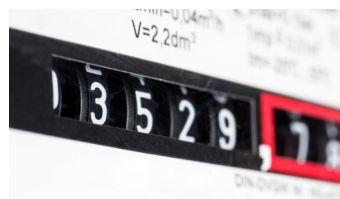
Each month we like to alert you to current scams. Here are a few to be aware of:

You've got (scam) email



Fraudsters are hacking email accounts. People receive a seemingly innocent message from a (hacked) friend's email account asking for help, such as buying a gift card for a relative or money to help them in a crisis. As the recipient is likely to trust the email address, they assume the request is genuine and agree to it. By doing so, they hand over personal or financial information, or transfer a gift card or cash to the criminal. If you receive such an email, call that friend/relative on a trusted number to let them know their account may have been hacked.

Electricity doorstep scams



With the recent cold weather and people being at home more through the pandemic, any one of us may have used more electricity and be feeling the pinch. Fraudsters have been taking advantage, offering cheap electricity on the doorstep, but this means victims end up paying twice - to the fraudsters and then the fuel company. Remember to report such doorstep crime. If you're struggling to pay your fuel bills contact your energy supplier.

Supermarket giveaway scams



Fraudsters are at it again with supermarket giveaway scams! We've seen reports of fake texts and emails pretending to be from

Sainsbury's and Lidl. Action Fraud received over 500 reports in a week about the Sainsbury's scam. It's easy to think these are genuine, as many of us are receiving emails from supermarkets as we use online shopping in the pandemic.

Always check senders' details very carefully, and always report suspicious texts and emails.

Council tax scams



As we near the renewal date for council tax, fraudsters may take advantage with scam letters, emails, texts and calls offering a refund or a reassessment of your council tax band. Cheshire East Council advise to never give out banking details over the phone, or by text or email. You can challenge your council tax band for free by contacting the [Valuation Office Agency](#).

Remember to report council tax scams.

COMING NEXT TIME...

- Current scams
- Focus on subscription, P&P and insurance scams

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing sally.wilson@ageukce.org

The Older Persons Scams Awareness & Aftercare Project is brought to you by