

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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## Not Everything is as it Appears...

This month's main feature focuses on telephone scams. Fraudsters pretend to take on the identity of someone else to trick you into handing over personal information or bank details, cash or goods. However, as always, we have top tips for how to spot, avoid and report these scams to keep yourselves and loved ones safe.

Whatever the type of scam, it's not nice to be on the receiving end, even of the ones you spot in time. Talking to friends or family about what's happened is a good idea. You'll also be helping them avoid the scam too!

If you have been unnerved by a scam, and live in the northern part of Cheshire East, our Scams Awareness & Aftercare Project may be able to help. You can contact Sally Wilson at [sally.wilson@ageukce.org](mailto:sally.wilson@ageukce.org) or on 01625 612598/07932 999902.

The project can also provide scams awareness sessions for older people (aged 50+) on Zoom or face-to-face when groups start to meet again. More information can be found in the scams awareness section at [www.ageukce.org](http://www.ageukce.org).

Scam phone calls and texts have the sole intention of obtaining money by tricking you into sharing personal or bank details, or handing over cash, bank cards or expensive goods. This is different to marketing calls by legitimate companies to sell genuine goods and services.

**You may receive a phone call or a text purporting to be from the police, HMRC, your bank or a company. The calls may seem frightening, but remember it's okay to say no and hang up.**

Read on to find out the difference between genuine and scam calls, and how to avoid being scammed on the phone.

## Scammers:

**May ask** you to transfer money into a “safe account”.

**May send** a courier to collect money, vouchers, jewellery or bank cards.

**Usually pressurise** you to make a decision quickly, or create a sense of urgency.

**May ask** for remote access to your computer, broadband or tablet.

**May ask** for your account PIN and/or password.

**May ask** you to keep what you're told a secret.

**May make** the call appear to come from a trusted number e.g. your bank, or one that indicates a specific geographic location – e.g. 01625... 01260...



## Genuine calls:

**The police or banks** will never call to ask you to transfer money to another account.

**The police or banks** will never send someone to your home to collect items.

**Genuine companies** will give you time to decide. Ask for any offer in writing.

**Genuine computer companies** don't make unsolicited phone calls to fix your computer/security risks.

**Banks will never** ask you for your full PIN number or banking passwords.

**Banks will never** ask you to text personal or banking information, or to carry out a test transaction online.

**HMRC will never** ask for personal or financial information by phone or text.

There are many, many different phone scams. Here are some to watch out for which have been happening recently:



**Courier fraud:** You receive a phone call out of the blue claiming to be your bank or the police. They say there's an issue with your account, or this is part of a covert operation. They ask for your PIN, for you to withdraw cash or buy expensive items. Then they send a courier to your home to collect your bank card, cash or the goods.

**HMRC:** There are several scams pretending to be from HMRC. These include automated messages threatening legal action if you don't call back or press a number, or the promise of a tax refund. If you do respond, the scammers trick you into sharing personal or bank details. HMRC will never ask for personal or financial information by phone or text. You can find out why HMRC may contact you by visiting their [genuine HMRC contact page](#).



**Free boiler replacement:** Scammers are taking advantage of the [Cheshire East Council Affordable Warmth Grant](#) and the new [Green Homes Grants Scheme](#) starting at the end of September. They contact householders, saying they are entitled to a free boiler. They then either charge around £500 for the boiler, as the victim doesn't take out further work with them, or they charge for further unnecessary work. If you're looking for a new boiler, contact the Energy Saving Advice Service on 0300 123 1234 and always get a range of quotes from reputable companies.

**Computer and broadband scams:** Residents have received calls claiming to be from a computer company, including Microsoft, or from a broadband provider such as BT Openreach. They either want to sell you anti-virus protection, fix a problem with your phone line or computer, or check broadband speeds. In all cases, they ask for remote access to your computer. Once they have access they install malware to extract personal and financial information and/or charge you a lot of money for non-existent computer protection.



These scams are in addition to those we've already featured in previous editions of our bulletin. If you're online, you can access them on our [Age UK Cheshire East Scams Awareness page](#).



Receiving a scam phone call can be very worrying. However, with your newfound awareness, here's what to do if you receive a call out of the blue:



1. **It's okay** to hang up.
2. **Wait a few minutes** for the line to clear (scammers can keep a line open).
3. **Call the real company/police/agency on a number you already have for them** to see if they really called you.
4. **If you're not sure** if the call was a scam, you can call Citizens Advice Customer Service on 0808 250 5050 to speak to a Scams Adviser.
5. **Report the scam** to Action Fraud on 0300 123 2040 or at [www.actionfraud.police.uk](http://www.actionfraud.police.uk).
6. **Contact your bank** immediately if you have transferred money to the scammer in the last 24 hours or you think your account details or PIN have been stolen.
7. **If you receive** a lot of nuisance calls contact your telephone provider to see what call blocking services they provide, or consider installing a call blocking device.

We mentioned on page 2 about marketing calls from legitimate companies selling genuine goods and services. These aren't illegal, but can be annoying. You can sign up to the Telephone Preference Service to opt out of unsolicited live sales and marketing calls on 0345 070 0707 or at [www.tpsonline.org.uk](http://www.tpsonline.org.uk).



## COMING NEXT TIME...

- **Current scams**
- **Focus on doorstep crime**

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

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