

### Coronavirus information

# Getting help with nuisance and scam calls

Millions of older and vulnerable people are spending longer at home to help protect themselves from the Covid-19 pandemic. Unfortunately, scammers have found new ways to identify and target potential victims, and people could face being harassed by nuisance and scam callers.

This guide offers information and advice about how to protect against these calls and what to do if someone becomes a victim.

### What is a nuisance call?

Nuisance or cold calls are phone calls from companies trying to sell you something, even though they have had no business with you previously. These calls aren't usually illegal and don't necessarily count as a scam although they can be annoying, frustrating and even frightening.

Common nuisance calls ask about a car accident you've supposedly had claiming you may be entitled to compensation, while others may involve trying to sell you a warranty for home appliances or your boiler. However, these calls can cover a wide range of things.

For more information on nuisance calls, see advice from Ofcom.

#### What is a scam call?

Phone scams are a way for criminals to con people out of money. Common scam calls claim to be from your bank telling you there's a problem with your card or account and ask you to transfer money to a 'safe account'. **Your bank would never ask you to do this.** 

Other scams calls claim to be from a well-known IT firm, such as Microsoft. They'll tell you that your computer has a virus and will say you have to pay to have it 'fixed' or ask you to download software that contains a virus. **Legitimate IT companies don't contact customers this way.** 

Criminals have the technology to mimic an official telephone number, so it comes up on your caller ID display (if you have one on your phone). This can trick you into thinking the caller is really from a legitimate organisation, such as a bank or utility company. If you're in any doubt, hang up and call the organisation directly.

### What should I do if I get a nuisance or scam call?

**Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.

**Challenge:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

**Protect:** Contact your bank immediately if you think you've fallen for a scam and report it Action Fraud online or by calling 0300 123 2040.



# Getting help with nuisance and scam calls

### How can I avoid nuisance and scam calls?

- Register with the <u>Telephone Preference Service</u> it's free and it allows you to opt out of any unsolicited live telesales calls. This should reduce the number of nuisance calls you receive but may not block scammers. To register your mobile phone, text 'TPS' and your email address to 85095.
- Talk to your home phone provider to see what other privacy services and call-blocking services are available.
- If you have a mobile, you can use the settings on the phone to block unwanted numbers.
- There are call blocking products you can buy which will help reduce the number of unwanted calls.

# What should I do if I've been a victim of a phone scam?

Scammers are constantly finding new ways to trick people and phone scams are changing all the time. If you've been the victim of a scam don't be embarrassed to report it. It can happen to anyone.

## Report it <u>Action Fraud online</u> or by calling 0300 123 2040.

If you're concerned about whether a scheme or offer is legal or legitimate, contact the <u>Citizens Advice</u>

<u>Consumer Service online</u> or by phoning 0808 250 5050. The service is open Monday – Friday 9am to 5pm (excluding bank holidays). It is free to call from mobiles and landlines.

### Getting help from your phone company

The majority of landline providers offer services to help avoid unwanted calls. Talk to your phone company to see what help you can get.

- **BT Call Protect** helps to prevent unwanted nuisance calls. By managing your settings, you can decide which calls you want to send to a junk voicemail. **It's free for BT customers.**
- Sky Talk Shield is a call screening service for your home phone. You can choose to answer the calls you want and block the ones you don't. It is free for Sky Broadband and Sky Talk customers.
- **Virgin Media** offer **free services** such as caller display, the option to withhold your number when making a call and anonymous caller rejection.
- TalkTalk CallSafe allows you to approve, block or screen calls before you answer. The service is free and can be activated by dialling 1472 from your TalkTalk landline.

If you know or suspect someone has fallen victim to a scam then get them to contact their bank immediately and report it to Action Fraud online or by calling 0300 123 2040.

If you are concerned that an older person has been targeted and they are unable to keep themselves safe due to age, injury or illness then contact your local authority, local police force, local Age UK or Age UK's Safeguarding Team.