

Being scam aware

Unfortunately during this time there are a number of scams circulating. Please be scam aware and follow our tips below to help the person you're supporting to stay safe.

Encourage them to:

- Be sceptical if they receive an email, text or WhatsApp message about the Coronavirus, and never click on any attachments or links.
- Never provide personal data such as their full name, address, date of birth, bank details or pin numbers – scammers can use this information to steal their identity.
- Not be pressured into donating money and never make donations by cash or gift card, or send money through transfer agents.
- Never hand over their cash, cards or bank details, particularly to someone they don't know. There are many safer ways to pay for their goods. See **Paying for goods and services**.
- Always ask for a receipt for any goods and services, and check the amount they're being charged tallies with the receipt.
- Speak to their telephone line provider to get call blocking in place if they feel they need extra security about who is calling them.
- Not be worried about saying no and putting the phone down on strangers who might phone them.

Phone scams

You could help the person you're supporting to be aware of phone scams. It might be a scam if:

- They're asked to authorise the transfer of money to a new account.
- They've never heard of the company or person before.
- They've been asked to give their pin number or passwords in full (on the phone or via text) – their bank or the police will never ask for this information.
- The person says that they'll send someone to their home to collect cash, bank cards or anything else.
- They're asked to reveal personal or banking information.

If they're contacted by anyone asking them for personal details or passwords (such as for their bank account), they should take steps to check the true identity of the organisation. They should ask the caller to verify their identity by asking them to give them details that only that company would know, such as details of their service contract or how much they pay per month.

If they still have concerns about the caller's identity, they should hang up and call the company back, preferably from a different phone.

Never disclose the following details:

- four-digit card pin number, not even to the bank or the police.
- full password or online banking codes.
- personal details, such as address and date of birth, unless sure who they're talking to.

If you think the person you're supporting has been the victim of a scam, then encourage them to speak to their bank immediately and report any fraud to Action Fraud on 0300 123 2040.

You may find our 'Avoiding scams' guide helpful in supporting them.

<https://bit.ly/ACAvoidingScams>

More information on avoiding coronavirus scams can be found here: <https://www.which.co.uk/news/2020/04/coronavirus-scams-how-to-spot-them-and-stop-them/>

If the person you're supporting needs further help and is aged 50 or over they can contact Age Cymru Advice on **08000 223 444**, available 9:30am to 4:30pm, Monday to Friday, or email advice@agecymru.org.uk

If the person you're supporting needs further help and is aged under 50, they can call Citizens Advice on **03444 77 20 20**, available 9am to 5pm, Monday to Friday, or visit www.citizensadvice.org.uk/wales/

Byddwch yn ymwybodol o sgamiau

Yn anffodus mae nifer o sgamiau yn cylchredeg yn ystod y cyfnod hwn. Byddwch yn ymwybodol o sgamiau a dilynwch ein hawgrymiadau isod i gynorthwyo'r unigolyn yr ydych chi'n ei gefnogi i aros yn ddiogel.

Anogwch yr unigolyn i:

- Fod yn amheus os yw'n cael e-bost, neges destun neu neges WhatsApp ynglŷn â'r Coronafeirws, ac i beidio â phwyso ar unrhyw atodiadau neu ddolenni.
- Peidio â darparu data personol megis ei enw llawn, cyfeiriad, dyddiad geni, manylion banc neu rifau PIN - gall twyllwyr ddefnyddio'r wybodaeth hon i ddwyn ei hunaniaeth.
- Peidio â theimlo pwysau i roi arian a pheidio â rhoi drwy arian parod neu gerdyn rhodd, neu anfon arian drwy asiantaethau trosglwyddo.
- Peidio â rhoi ei arian parod, cardiau neu fanylion banc i rywun arall, yn enwedig rhywun nad yw'n ei adnabod. Mae nifer o ffyrdd eraill, mwy diogel, o dalu am nwyddau. Gweler [Talu am nwyddau a gwasanaethau](#)
- Gofyn am dderbynneb bob tro am unrhyw nwyddau a gwasanaethau, a gwirio bod y swm a delir yr un fath â'r dderbynneb.
- Siarad â'i ddarparrydd llinell ffôn i roi gwasanaeth atal galwadau ar waith os yw'r unigolyn yn teimlo ei fod angen rhagor o ddiogelwch ynglŷn â phwy sy'n ei ffonio.
- Peidio â phoeni am ddweud na a rhoi'r ffôn i lawr ar ddiethriaid sy'n ei ffonio

Sgamiau dros y ffôn:

Gallech gynorthwyo'r unigolyn yr ydych yn ei gefnogi i fod yn ymwybodol o sgamiau dros y ffôn. Gall fod yn sgam os:

- Gofynnir i'r unigolyn awdurdodi trosglwyddiad arian i gyfrif newydd
- Nad yw'r unigolyn wedi clywed am y cwmni neu'r unigolyn o'r blaen
- Gofynnir i'r unigolyn roi ei rif PIN neu gyfrineiriau yn llawn (dros y ffôn neu neges destun) - ni fydd eich banc neu'r heddlu byth yn gofyn i chi am y wybodaeth hon
- Bydd y sawl ar y ffôn yn dweud y bydd yn anfon rhywun i'w gartref i gasglu arian, cardiau banc neu unrhyw beth arall
- Gofynnir iddynt ddatgelu gwybodaeth bersonol neu fancio.

Os bydd rhywun yn cysylltu â'r unigolyn yn gofyn am fanylion personol neu gyfrineiriau (ar gyfer eu cyfrif banc, er enghraifft), dylai gymryd camau i wirio hunaniaeth wirioneddol y sefydliad. Gofyn i'r galwr ddilysu ei hunaniaeth gan ofyn iddo roi manylion y byddai'r cwmni hwnnw yn unig yn eu gwybod, megis manylion ei gytundeb gwasanaeth neu faint mae'n ei dalu bob mis.

Os yw hunaniaeth y galwr yn dal i fod yn destun pryder i'r unigolyn, dylai roi'r ffôn i lawr a ffonio'r cwmni yn ôl, yn ddelfrydol ar ffôn arall.

Peidiwch byth â datgelu'r manylion canlynol:

- eich rhif pin pedwar digid, dim hyd yn oed i'ch banc neu'r heddlu

- eich cyfrinair neu godau bancio ar-lein llawn
- eich manylion personol, megis eich cyfeiriad a'ch dyddiad geni, oni bai eich bod yn sicr gyda phwy ydych chi'n siarad

Os ydych chi'n credu bod yr unigolyn yr ydych yn ei gefnogi wedi dioddef sgam, yna anogwch yr unigolyn i siarad â'i fanc yn syth ac adrodd unrhyw achos o dwyll i Action Fraud ar 0300 123 2040.

Efallai y bydd ein canllaw 'Osgoi sgamiau' yn ddefnyddiol i gefnogi'r unigolion.

<https://bit.ly/ACAvoidingScams>

Mae rhagor o wybodaeth ynglŷn ag Osgoi sgamiau'r coronafeirws yma: <https://www.which.co.uk/news/2020/04/coronavirus-scams-how-to-spot-them-and-stop-them/>

Os yw'r unigolyn yr ydych chi'n ei gefnogi angen rhagor o gymorth ac yn 50 oed neu'n hŷn, gall gysylltu ag Age Cymru Advice ar **08000 223 444**, ar gael rhwng 9:30am a 4:30pm, ddydd Llun i ddydd Gwener, neu e-bost advice@agecymru.org.uk

Os yw'r unigolyn yr ydych chi'n ei gefnogi angen rhagor o gymorth a dan 50 oed, gall gysylltu â Cyngor ar Bopeth ar **03444 77 20 20**, ar gael rhwng 9am a 5pm, ddydd Llun i ddydd Gwener, neu fynd i www.citizensadvice.org.uk/wales/
