Creating an age friendly Wales

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.

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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

If the person you're supporting needs further help and is aged 50 or over they can contact Age Cymru Advice on **0300 303 44 98**, available 9:00am to 4:00pm, 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 **0800 702 20 20**, available 9am to 5pm, Monday to Friday, or visit **www.citizensadvice.org.uk/wales/**

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