Scam prevention: A guide for someone living with dementia
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What is a scam?
A scam - also known as a trick, con or swindle - is an illegal act of fraud with the sole purpose of getting money from you.

Anyone can fall for a scam, regardless of their age or health. However, older people can be at a greater risk of falling for a scam than younger people. Someone who lives alone and who has limited social contacts may not be able to discuss a letter or a phone call they have received with someone else to work out if it is real or not.

Dementia and scams
Living with dementia can make you a target. Scammers may think that you do not have the understanding to identify a scam or remember that the scam has taken place. You may find it difficult to tell anyone what has happened to you in case they don’t take you seriously.

Spotting a scam
Scams can come in many forms.
This guide looks at doorstep scams, telephone scams and scam mail.

If you use the internet you can find advice and information on keeping safe online in our Internet Security guide (on the Age UK website) or call the Age Scotland helpline on 0800 12 44 222 for a free copy.
Doorstep scams

Doorstep scams can happen when someone comes to your door and offers to repair your roof or driveway or cut back a tree. They may also ask to read your electricity meter without providing identification or notification of a visit or offer you a product at a fantastic price. These situations can be difficult to manage if you have problems making decisions or remembering information.

If you need repairs to be carried out on your roof or driveway, or need help in your garden, your council may run a Trusted Trader Scheme. Any trader or local business registered with the scheme will have been checked and approved by the council and is highly rated by customers. Contact your council to find out if a Trusted Trader Scheme runs in your area.

A care and repair service may also be available to you. Care and Repair services operate in most areas of Scotland and offer independent advice and assistance to homeowners to repair, improve or adapt their homes so that they can live in comfort and safety.

These can be particularly helpful if there are things around the house you can no longer manage to do yourself. The service is generally available to people who own their own homes, private tenants and crofters who are aged 60 or over and for those who have a disability.

These services may also run a handyperson scheme for minor changes that you need such as fitting a handrail or changing a lightbulb. There may be a charge for these services.

For more information contact your local council or Care and Repair Scotland: 0141 221 9879
www.careandrepairscotland.co.uk
What to look out for in doorstep scams:

- Sellers who offer you a large discount or time limited offers and who try to bully or rush you into making an on the spot decision.
- People who say they are charity collectors but cannot prove who they are and have no form of identification.
- People who say they are Police Officers and need to see your bank cards and PIN number.

What you can do:

- Do not let them in.
- Take a moment to consider if you are expecting anyone.
- Check they are genuine – phone the company the person claims to be from. Get this number from a bill or from the phone book not from the person.
- Ask them to come back later when someone else can be with you if the offer is genuine they will happily agree.
- Close the door – no-one has the right to come into your home unless you agree. If they won’t go away contact the police on 101 or 999 in an emergency.
- Place the enclosed doorstep fraud advice card in a location close to the door, or on the back of the door with our helpful reminders.
Telephone scams

Telephone scams can involve calls where you are offered a prize, asked for banking details or sales calls and investment opportunities that seem too good to be true.

If you think a phone call may be a scam, immediately put the phone down and report it to the Police by calling 101.

What to look out for in a phone call:

- Calls from pushy sales people with offers of large discounts or time limited offers.
- Calls about computers– scammers will tell you that your computer has a virus and that they can help for a small fee.
- Calls to say you have won a prize.
- Calls asking for your personal details such as your name, date of birth and address and which include asking information about your bank account.
What you can do:

✓ Hang up.

✓ Never give out any personal information over the phone.

✓ Put down the phone if the caller is being pushy or persistent.

✓ Sign up to the **Telephone Preference Service 0345 070 0707**. This free service will remove your name from any public list of phone numbers that a company or charity can access and stop any unwanted calls. **It will not remove your number from the phonebook.** You should contact your telephone provider to make your number ex-directory. If you do receive a call, then they are more likely to be from a disreputable organisation.

✓ You can also use **caller identification** tools to screen your calls. Caller identification allows you to see the number before taking the call. This may already be installed on your phone and if not can be purchased from a local electrical store. An answer machine can be used in the same way.

✓ A scammer who phones you can keep your phone line open when you think you or they have ended the call. If a caller asks you to dial another number (perhaps to check who they are or to contact another part of the company they claim to be from), you may be phoning them back. If you are asked to dial an official number such as the one on the back of your bank card, then always use a different phone if you can.

✓ **Speak to your dementia link worker or call your local social work department** to see if they can provide any assistance such as a call blocker device.

✓ **Keep the enclosed telephone mat with our advice on handling telephone scams close to your phone.**
**Scam mail**

Scam mail can include letters directly addressed to you. Most scam mail usually requires a small payment to be made before your “reward” is sent to you. If you do pay this, **you will not receive any reward** and **you will lose money**. This can also lead to your name being added to a list that scammers may use to target you in the future.

**Never reply to these letters** or call any numbers that may be printed as these can be premium rate numbers which can cost from £3.60 per minute\(^1\). Instead tear them up and put them in your recycling bin.

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\(^1\)www.which.co.uk/money/money-saving-tips/saving-money-guides/cheap-alternatives-to-0870-and-0845-calls/how-much-will-you-pay-for-premium-rate-calls
What to look out for in a postal scam:

- Mail stating that you have won money, prizes or even holidays but requires you to send a small payment before the prize is sent to you.
- Solicitors from other countries who contact you to say you have inherited money from a relative or someone you have never heard of and ask for your bank details.
- Letters detailing hard luck stories that ask for money to help with medical treatment or other expenses. These may include letters claiming to be from people you know.
- Mail about schemes which ask you to pay a fee and recruit friends or family members to join up and pay fees too. These are called ‘Pyramid’ investment schemes.
- Mail that asks you to invest money from your pension with guarantees of large returns on your investment.

You should always speak to a Pension Advisor on any issue that may affect your pension or get guidance from Pension Wise on 0800 138 3944.

What you can do:

- Ignore any mail that you think is suspicious or throw it in the recycling after shredding or cutting up your name and address details.
- Never reply to mail that asks for money to claim a prize.
- Do not call any number on junk mail.
- Register with the Mail Preference Service on 020 7291 3310. This free service should limit the amount of unwanted mail. If you continue to receive junk mail throw it in the recycling making sure your address cannot be easily read.
- Keep the enclosed postcard with our guide to spot scam mail close to where you open your post.
What to do if you are the victim of a scam

If you believe that a scam has taken place, then there are steps you can take. Many victims report feeling too embarrassed to tell their friends and family about what has happened to them and are reluctant to report it to the Police, Action Fraud or bank. **You should never be embarrassed to report a suspected scam.** It can happen to anyone.

Victim Support Scotland offers support and advice for victims of crime in Scotland.
www.victimsupportsco.org.uk
0345 603 9213

Reporting a scam

Reporting a scam could prevent someone else from becoming a victim.

Scams can be reported to:

**Police Scotland** - If you are worried that a crime may have been committed or have a reason to be concerned, call **101** and speak to a local police officer.

**Action Fraud** - Call **0300 123 2040** or online at www.actionfraud.police.uk. Action Fraud is the national Home Office agency for fraud prevention and supported by police forces nationwide.

Call your bank immediately if money has been lost and for further advice on steps the bank can help with to prevent more money being lost. If a credit card was used to make a payment contact your credit card provider as they may be able to help you.

Unfortunately, you may not get your money back. You can contact **Citizens Advice Consumer Service** on **03454 04 05 06** for more advice and information or call Citizens Advice Bureau on **03454 04 05 06** or visit www.cas.org.uk for more information.
Staying safe from scams
There are steps that you can take to stay make sure that your money is safe from future scams that you may want to consider.

**Power of Attorney**
If you still have the mental ability to do so, you can legally choose someone to help you look after your money by granting Power of Attorney. You can choose whether your Power of Attorney can help you look after your money straight away or only have responsibility if you can no longer do this yourself.

For more information on Power of Attorney see Age Scotland’s **Guide to Power of Attorney in Scotland** or contact the **Age Scotland helpline** on **0800 12 44 222**.
Useful contacts

**Age Scotland**
The Age Scotland helpline provides information, friendship and advice to older people, their relatives and carers.
Helpline: **0800 12 44 222**

**Action Fraud**
The national fraud agency and central point for fraud in the United Kingdom.
Telephone: **0300 123 2040**
[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

**Citizens Advice Bureau**
The Citizens Advice Bureau provides face to face information and advice on a range of issues.
Telephone: **0808 800 9060**
[www.cas.org.uk/bureaux](http://www.cas.org.uk/bureaux)

**Mail Preference Service**
Free register for individuals who do not want to receive unsolicited sales and marketing contacts by post.
Telephone: **0207 291 3310**
[www.mpsonline.org.uk](http://www.mpsonline.org.uk)

**Pension Wise**
Free and impartial government advice agency on your pension options.
Telephone: **0800 138 3944**
[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

**Police Scotland**
Scotland’s national police force.
Telephone: **101**
or **999** in an emergency
[www.scotland.police.uk](http://www.scotland.police.uk)

**Telephone Preference Service (TPS)**
Free opt-out service for individuals who do not want to receive unsolicited sales and marketing telephone calls.
Telephone: **0845 070 0707**
[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

**The Royal Mail**
You can report any scam mail that has been received in the post to the Royal Mail. Scam mail can also be directly posted to FREEPOST SCAM MAIL.
Telephone: **03456 113 413**
[www.royalmail.com](http://www.royalmail.com)

**Victim Support Scotland**
Provides support and information services to victims and witnesses of crime in Scotland.
Telephone: **0345 603 9213**
[www.victimsupportsco.org.uk](http://www.victimsupportsco.org.uk)
References

Our publications
We have also published a range of information and advice guides for people living with dementia including:

What is dementia?
Could it be dementia?
Reducing your risk of dementia
Smoking and dementia
Alcohol and dementia
Caring for someone with early stage dementia
Healthy living and dementia
Benefits for someone living with dementia
Learning Disability and dementia
Creating a dementia friendly home
Living well with early stage dementia