

# Let's Talk About Scams

## What are scams?



Scams make people give their money or personal information away.

Scams do this by:



- making the person worried



- frightening the person



- promising the person money or prizes



- promising the person services, like gardening or building work.



Scams are done by criminals.



Criminals are people who are breaking the law and committing a crime.

## How to spot a scam



Here is a list of some of the things you should look out for:



The criminal says that you can only get your prize if you pay money first.



The criminal tells you that you have to do something quickly.



The criminal tells you to send money abroad or to someone else's bank account.



The criminal is offering you a prize or something that sounds too good to be true.



You are told to click on a link in an email.



You get phone calls from numbers that you do not know.



The criminal tells you that you should keep it a secret and not tell anybody.

## Different types of scam

### Mail or postal scams



Mail scams come in the post and try to get your money or personal information.

Some examples of mail scams are:



- somebody telling you that you have won a prize



- somebody telling you that you are going to get some money



- somebody telling you that they can fix a problem.



Mail scams sometimes tell you to pay money before you can get something from them.

### Telephone scams



Telephone scams are when criminals call you to try to get your money or personal information.



The criminal usually sounds nice and easy to trust.



The criminal might pretend to be the bank, the police, or somebody else you would trust.



The criminal might already have some of your information that makes you trust them.



The criminal might tell you that you need to do something very quickly.



This might be to stop you thinking too much about it or telling somebody else.

### Doorstep scams



Doorstep scams are when the criminal comes to your door to try to get your money or personal information.



The criminal pretends to be somebody that you can trust.



the criminal might try to sell you goods or services like gardening or building work.



The goods or services that they are trying to sell you might be something that:

- you do not need

## Doorstep scams continued



- is too expensive
- is broken
- is not real
- will be done badly
- will not be done.

## Internet Scams



Internet scams are when criminals trick people on email and the internet.



The criminals take personal information so that they can steal the person's money.



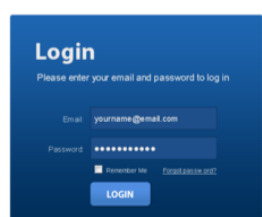
An email might look like it is from your bank so that you give them your personal information.



You might be asked to click on a link that will take you to a fake website.



The website might look like another website that you trust.



The website might ask you to put your personal information in so the criminal can steal it.

## Why do people respond to scams?



Criminals often try to scam people who are lonely or vulnerable.



- An example might be an older person who has memory loss or dementia.



But anybody can be a victim of a scam.



The criminals can be very clever and make the person trust them.



The person's personal information might be shared with other criminals.

## Effects of being scammed



The person might lose money.



The person might feel sad, embarrassed, alone or depressed.



The person might have problems with their health.



NATIONAL TRADING STANDARDS  
Scams Team



## How to protect yourself from scams



Do not give away your personal information to somebody who you do not know.



For support, call Citizens Advice Consumer Helpline on **03454 04 05 06**

## ActionFraud

If you think someone has tried to scam you, tell Action Fraud on **0300 123 20 40**



If you are worried about a possible doorstep scam, call the police on **101**



If the possible doorstep scammer is still there, call **999**



Never let anyone into your home unless you know who they are.



Always go to a bank's own website. Never click email links to get to the website.



Ask somebody you trust to help you check your mail if you are worried.



Never give out your pin number or full password.



The bank or police will never ask you to move your money.



Never send money to a company to get a prize or more money.



Take time to think about what is happening.

Do not rush.



Do not give your information to somebody you have met online.



Ask somebody you trust for advice if you are choosing a builder or gardener.



Hang up the phone if you do not trust the person you are speaking to.



Talk to friends and family about the scams so that more people know about them.



Complete the online training and become a Friend Against Scams at

[www.FriendsAgainstScams.org.uk](http://www.FriendsAgainstScams.org.uk)