

FAS Awareness Video Script

Hello and welcome to the Friends Against Scams training video.

Friends Against Scams were set up by the National Trading Standards Scams Team and we're aiming to make as many people scam aware as possible by training them as Friends.

You can see how we're doing by checking the counter on our website and by the time you finish this video you'll be a friend too.

This video will help you to understand what a scam is and the scale of the problem, the different types of scams to look out for, the consequences of being a scam victim and the signs that someone might be one, top tips on how to defend against scams, and what you can do after this video to help raise scams awareness.

This will help you to keep your family, your friends, and your neighbours, safe as well as being able to protect yourself. So, let's look at what scam is and why it's so important to learn about them.

The dictionary defines a scam as an illegal trick usually with the purpose of getting money from people. The word trick can make it sound like people who scam others are magicians but in reality they are organised, predatory criminals. The scams that they run cost the UK economy between 5 and 10 billion pounds each year. This problem is growing. The criminals develop sophisticated scams, and anyone could be a victim of them.

However, the criminals often target the most elderly and vulnerable within our society. Did you know over 5 million people aged 65 and over say that they have been targeted by scams and of those who do fall victim, only five percent of them report it.

Scams can also be a vicious cycle of victimisation. First, someone responds to a scam. Once they've responded, their details are added onto a marketing list. This list is full of details of people who have responded to the criminal. They will then share that list with other criminals. When someone has a person's details, they will begin targeting them then bullying and intimidating them into responding.

Again, this can get out of hand and people can end up being targeted every day of the week. It can become harassing and frightening. This is why it's so important to remember that, no matter what type or how big or small it is, all scams are crimes.

Let's move on to part two.

We're going to look at the different types of scams to look out for. We will cover postal, telephone, doorstep, and online scams.

Postal scams are letters sent with the sole intention of getting money or personal details through deception. They are particularly targeted at people who are lonely, vulnerable or socially isolated. These criminals use the post as a way to try and make

friends with the victim, as they will then relentlessly target and steal money from. There are lots of different postal scams to look out for. You may be told you've won the lottery or a prize draw. You may get a letter from a clairvoyant saying they can see something exciting is going to happen in your future. You may get contacted by someone who appears to be very important telling you that you have inherited some money. Criminals may also send a catalogue through the post encouraging you to buy a range of items that are overpriced or don't ever turn up. In all of these cases, you'll be asked to pay a fee for more information.

Another way criminals will try to get you to part with your money is over the phone. You may receive a call telling you about an urgent issue such as a bill that has not been paid yet or that your service is going to be suspended. The criminals may even tell you that someone's been trying to use your bank account or computer and that they can help you to protect yourself. These criminals will use a situation that you will want to resolve urgently to put you under pressure and to make you act quickly. A call blocker could help you and your loved ones avoid these types of scams by blocking calls from numbers that you don't know.

Doorstep scams can be particularly frightening for everyone, as they involve a criminal knocking on your door and being face to face with you. This can feel especially intimidating for someone who's alone in their home. These criminals may try to convince you of a problem with your house that needs fixing urgently, whether they have spare materials from another jobs that they can let you have cheaply. The criminals may also pretend to be someone in a position of trust, such as a gas engineer, in order to gain access to your home and burgle you. Always be suspicious of anyone turning up at the door uninvited, regardless of their story.

Online scams are on the increase and they affect all of us. Whether it's an email urging you to pay an unpaid bill or a fake website, it is important to be aware of the vast range of scams trying to make their way into your home electronically. Online crime is as serious as crimes in the physical world and you need to ensure that anyone in your family, including older relatives and children, know how easy it is for a criminal to pretend to be someone they're not on the internet. Criminals may try to appear to be someone from your bank from a government department or from a helpline. They may even pretend to be someone looking for love on a dating website.

So, that's the main four types of scams.

Now let's look at the consequences of being a victim of a scam. Sadly, the consequences can be devastating to the individual themselves but also to their family and to their friends. Losing money and falling into debt can be one consequence, however, being a scam victim can also lead to poor mental physical and emotional health. It can damage relationships with the people closest to them due to shame and fear.

So, what are the signs that someone might be a victim of a scam?

Being able to spot a victim is essential if you want to protect the people around you, as some scam victims will suffer in silence. There are things that you may see or hear that should make you want to look at a situation in more detail to see whether there's an issue that someone needs help with.

In a victim's home, you may see an increasing amount of posts or lots of stamps being used to respond to scams. You might notice that the phone's ringing more often than you are being told about someone helpful that phones or comes to the door. Scam victims can suffer from financial hardship or self-neglect, so always keep a lookout for changes in someone's circumstances.

Here are some top tips to protect yourself and others from scams. If you think that someone has been the victim of a scam, they may not want to talk about it with you. It is therefore really important that you let them know that there is help available that they can access themselves, with or without your support.

Scams can be reported to Action Fraud, which is the national fraud and cybercrime reporting centre. The number is 0300 123 2040. Advice is also available from Citizen's Advice and their number is 0808-223-1133.

It's really important that if you, or someone you know, has been the victim of a scam it should be reported to your bank as soon as possible. This is because the bank will secure your account and may be able to recover some of the money. If they can't, they may still be able to reimburse or partially reimburse you.

Friends Against Scams works closely with Take Five, which is a national campaign offering straightforward impartial advice to prevent email, telephone and online fraud. Take Five urges you to stop and consider whether a situation is genuine, and to stop and think if what we are being told really makes sense.

Here are their three key points:

- **Stop:** take a moment to stop and think before parting with your money or information. It could keep you safe.
- **Challenge:** could it be fake? It's okay 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 been the victim of a scam and report it to Action Fraud.

So, that's the end of the training and you are now a Friend Against Scams.

Thank you for watching this video and we hope that you found it useful.

Please make a pledge to turn your knowledge into action:

- You can share this video with your family and friends;
- You can share this video and information about scams on social media;

- You can look out for people in your community that are at risk of being a scam victim and;
- You could also campaign for change by writing to your local MP and asking them to promote scams awareness.

We can work together to have an open conversation about scams, to take away the shame about being a victim and together, we can take a stand against scams.