

What are scams?

Scams are fraud. Scams are a crime.

Criminals use techniques to steal their victim's personal information or coerce them into handing over their details. They will also often impersonate legitimate companies to do this.

Scam facts

£5-10

Scams cost the UK economy
£5-10 billion a year*

53%

of people aged 65
and over have been
targeted by a scam*

5%

of scam victims
report the matter to
law enforcement*

**Anyone can be a victim of a scam no
matter what their background.**



**To find out more about scams or take
an online awareness session, visit:**
www.FriendsAgainstScams.org.uk

*Statistics from Age UK

Impact of scams

Scams can impact people in many different ways, but one of the main impacts of fraud is the victim experiencing increased debt. These financial losses mean that people struggle to afford everyday necessities with the cost-of-living increasing year on year.

Scam victims also experience a lot of shame around becoming a victim. There is a stigma around becoming a scam victim, with 46% of victims being left to feel angry, 40% feeling stupid and 38% feeling embarrassed*. Remember, if you have been a victim of a scam, it is not your fault.

Victims of scams also often end up becoming targeted by future scams, so make sure to stay alert if you have been a victim of a scam, and not to click any suspicious links.

If you want to find out more about scams, download the Friends Against Scams App for free on the Apple App Store or Google Play Store. Search 'Friends Against Scams' or scan the QR code below:



*Statistics from NTS Scams Team



Telco Scams Guide



Scams affect the lives of millions of
people across the UK.
Telecommunication (Telco) customers
can be at risk of targeted scams.

Friends Against Scams is a
National Trading Standards (NTS)
Scams Team initiative, which aims
to protect and prevent people from
becoming victims of scams by
empowering people to take a
stand against scams.

**NATIONAL
TRADING
STANDARDS**
Scams Team

What are the types of telco scams?

Identity Theft

Criminals steal personal data and use this to open accounts or order devices using your information. This fraud type alone costs £1.8 billion a year.

Account Takeover

Criminals take control of an existing account to:

- Reset passwords
- Pass security checks
- Block customer notifications
- Complete SIM Swaps
- Obtain new devices and numbers
- Facilitate third-party charges

Telco Impersonation

Criminals pose as trusted people. This is when a criminal will impersonate a telco company, normally by cold calling a customer and persuade them to share personal or account details and One-Time-Passcodes.

SIM Swaps

Criminals use social engineering tactics to request SIM changes. This is most frequently done through calls, SMS, email and WhatsApp messages where they impersonate the telco company.

Signs of a telco scam

You are encouraged to click on links or open attachments in emails from people you don't know.

If you receive bills or devices that are unexpected.

Contact from debt collection agencies regarding missed payments that you were not aware of.

Noticing your personal details may have been changed without your knowledge.

Criminals will often use words and phrases that apply pressure to you to act fast. Some examples are:

- “Your account is about to be closed unless you act now”
- “If you do not confirm this code right now, you will lose service”
- I am calling from the fraud team; you must follow my instructions”
- “You will miss out on this new deal; I need your details now”
- “If you do not verify this code, you could be liable for charges”

Remember

There is a scam out there for everyone. If you have become a victim, it is not your fault.

Practical tips to stay safe



Stop: do not send further money, data, or access. Hang up and call us back on a verified number



Bank: contact your bank immediately if money has been stolen or is at risk.



Support: reach out for help; you are not alone and it is not your fault.

Reporting and advice

If you have had money stolen, contact your bank immediately on 159

England & Wales

Report: contact **Report Fraud** on 0300 123 2040
Advice: contact **Citizens Advice** on 0808 223 1133

Scotland

Report: call **Police Scotland** on 101
Advice: contact **Advice Direct** on 0808 164 6000

Northern Ireland

Report: contact **Report Fraud** on 0300 123 2040
Advice: contact **Consumerline** on 0300 123 6262

