

# Scam Marshal Newsletter

July 2024

Total Scam Marshals across the UK: 2,680

Address Box



**NATIONAL  
TRADING  
STANDARDS**  
Scams Team

## Welcome to your July newsletter!

### Protecting consumers and transforming lives

We are pleased to share highlights from our 2023/24 annual report. Since 2012, National Trading Standards (NTS) has focussed on protecting consumers and supporting genuine businesses, using government funding to bring serious criminals to justice. The NTS teams and local Trading Standards in England and Wales work together with local authorities, regional teams, and Government agencies to protect consumers.

This year our joint efforts saved an impressive £44,880,545 through investigations, prevention and disruption work. Our **Friends Against Scams** project, shortlisted for a 2023 MJ award celebrating excellence in local government, highlights our commitment. We ran training sessions for support group volunteers to offer fraud prevention advice, particularly for those adapting to modern technology such as email and the internet. We also helped over 500 UK Housing Associations increase fraud awareness among their tenants.

We published groundbreaking research on the similarities between coercive control tactics in domestic violence and fraud as part of our **No Blame, No Shame Campaign**. Our training sessions and toolkit teach how to spot and help victims of fraud, using supportive language and methods. We have received positive feedback from delegates attending our online and in-person training sessions and continue to deliver more sessions.

Since March 2023, our team and partners have stopped over five hundred clairvoyant-style mailings targeting elderly and vulnerable consumers, with an average age of 81. These mailings, demanding between £35 to £80 in cash, often threaten harm or loss, or falsely predict an unexpectedly financial gain. Our efforts have recovered over £27,615 this year.

Tactics to disrupt a multimillion-pound fraud operated by inter-connected call centres selling misleading white goods warranties, insurance, home improvement products, cost of living discounts and various consumer loss claims management schemes, continue.

The National Trading Standards Scams Team remains committed to protecting consumers, supporting businesses, and transforming lives through our dedicated efforts and innovative projects.

**Return address: FREEPOST, NTSST, MAIL MARSHALS**

**Scam Marshals!** When sending in your scam mail, please remember to keep the letter/s in their original envelope and write the date it was received as it can help with our investigations. Thank You!

## Tackling fraud through a national campaign.

This national effort brings together UK law enforcement to fight fraud. A telecommunications provider, along with foreign call centres, used 104 phone numbers to target consumers with mass marketing fraud. An additional 4,034 numbers were uncovered, totalling seven million fraudulent calls. All 4,138 numbers have now been blocked from accessing the UK telecom networks, saving an estimated £22,638,000. That is a lot of calls that will no longer be bothering the UK population.



## Criminals steal home deposits.

Criminals are impersonating solicitors and stealing victims' house deposits just before their completion dates. This fraud, known as conveyancing fraud, is typically executed by a criminal hacking into a solicitor's or buyer's email account and providing replacement bank details for deposits to be paid to.

Lloyds Bank has warned of a 29% rise in reports of this type of fraud. Victims lost an average of £47,000 and around 45% were aged thirty-nine and under, signalling that first-time buyers may be most at risk.

## Banks want a reduction in fraud reimbursement levels.

The reimbursement limit for victims of Authorised Push Payment (APP) fraud has been set to £415,000 by the Payment Systems Regulator. However, banks and others are lobbying to reduce this limit. UK Finance states that it would like to see this cap lowered to £85,000.

Policymakers must resist calls from finance firms to slash the fraud reimbursement limit as many faultless victims would miss out on reimbursement. APP fraud involve criminals tricking individuals or businesses into authorising payments to an account that they believe belongs to a genuine recipient, such as a supplier or service provider.

**Action Fraud – 0300 123 2040 – [www.Actionfraud.police.uk](http://www.Actionfraud.police.uk)**

**Police Scotland – 101 (from within Scotland) - [www.scotland.police.uk](http://www.scotland.police.uk)**

**Citizens Advice – 0808 223 1133 – [www.citizensdvice.org.uk](http://www.citizensdvice.org.uk)**

**Citizens Advice Scotland - 0800 028 1456 - [www.cas.org.uk](http://www.cas.org.uk)**

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