

# Scam Marshal Newsletter

April 2024

Total Scam Marshals across the UK: 2,680

Address Box



**NATIONAL  
TRADING  
STANDARDS**  
Scams Team

## **Greetings Readers and Welcome to this April Newsletter.**

This marks the final edition of our monthly newsletter. Going forward, we will move to a quarterly (every three months) publication timetable. In this edition, we'll explore the realm of romance fraud, exploring its significant impacts on victims. Additionally, we'll examine the newest payment risks confronting consumers and offer guidance on getting your money back following a scam.

## **Romance fraud, a form of confidence trickery, preys upon individuals seeking companionship and love.**

Offenders create characters, often through online dating platforms or social media, to establish romantic relationships with unsuspecting victims. They carefully manipulate emotions and exploit their victims' situation to gain trust and affection.

Once trust is established, the criminal begins to weave a web of lies, creating elaborate stories to suggest sympathy or financial assistance. Common tactics include simulating emergencies, such as sudden illnesses or financial hardships, to provoke financial support from their victims. They may also promise future plans together, further deepening the emotional connection and dependency.

## **Romance fraud can have devastating consequences beyond financial loss.**

Victims often suffer intense emotional distress, experiencing betrayal, shame, and heartbreak upon realising they've been deceived. In some cases, the mental costs can lead to long-term trauma and mistrust in future relationships.

## **To combat romance fraud, education and awareness are paramount.**

Empowering individuals with knowledge about common tactics and warning signs can help them recognise and avoid becoming victim to these criminals. Please do not be afraid to talk about this crime with friends and family, it may well be that they have received contact from an unknown individual, and you could be the one that helps to stop the fraud.

The secrecy offered by the internet enables criminals to operate with freedom, making it challenging for law enforcement to capture them.

**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!

## Residents warned against condensation fraudulent calls.

Trading Standards is reporting a new fraud for residents to be aware of.

Fraudulent phone calls about condensation in homes have been reported. These are variations on common scam calls that will try to facilitate a visit from a “surveyor” who will undoubtedly find damp and then try to carry out unnecessary work on your property for thousands of pounds.

DO NOT engage with any call that declares to relate to this kind or trade – they will be CRIMINALS trying to defraud you.



## What to do if your bank refuses to reimburse you after you have been deceived.

If you've become a victim to fraud and lost money, it's crucial to quickly inform your bank by calling the number on the back of your card. Most banks are signed up to something called the Contingent Reimbursement Model which allows victims of certain frauds to reclaim any stolen money.

Your bank may require evidence to investigate and may search whether you took necessary precautions to avoid becoming a victim of fraud.

Should your bank fail to reimburse you or offer only partial compensation, you can escalate the matter to the Financial Ombudsman either online or by phoning: **0800 023 4567**.

If you made the payment using a credit card, you might be fit to file a claim under Section 75 of the Consumer Credit Act. Alternatively, if you used a debit card, you could explore the option of chargeback.

Soon banks will have to reimburse most victims of bank transfer fraud. This change is expected to come into force from October this year.

It is advised that all consumers carefully verify that they are transferring funds to a genuine account. If receiving account details through email, it's essential to confirm the information via phone or in person before continuing. If there's any uncertainty, it's best not to proceed with the transaction.

**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)**