

PLAY YOUR PART ACT ON SCAMS

Scams Awareness Month

July 2017



Introduction

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Thank you for your interest in Scams Awareness Month, which takes place throughout the month of July. You, your organisation and your local networks can all make a big difference in helping consumers to protect themselves against scams and fraud. This briefing has been created to provide you with the information and ideas you need to help make this year's campaign a success.

Citizens Advice has worked closely with the Consumer Protection Partnership (CPP)¹ on the organisation of Scams Awareness Month and prioritising work in areas that cause most harm to consumers.

Inside this briefing you will find key messages for the campaign, suggestions for activities you can run, background information on scams your clients may encounter, and useful contact details for consumers. There are also details of where you can go to find out more about scams.

You can also find resources online which will complement the contents of this pack, including a social media pack, template letters, resources from our partners and more. You'll also be able to order additional printed resources, including more posters, postcards and sticker sheets provided in this pack, by visiting the Scams Awareness Month pages on the Citizens Advice website www.citizensadvice.org.uk/sam17.

1. Formed in April 2012, the Consumer Protection Partnership brings together key partners within the consumer landscape to better identify, prioritise and coordinate collective action to tackle detriment more effectively.



Last year, 340 organisations took part in Scams Awareness Month. From sending out postcards and displaying posters, to holding events in their local community, 336,000 people were engaged through face to face and offline campaigning. Calls to the consumer service rose by 13% following the campaign. When you add in all of those reached via social media and other means, together we managed to raise a huge amount of awareness of scams across the country and equip thousands of people to protect themselves.

Much of this work involved partnerships – between local Citizens Advice offices, Trading Standards, police and crime commissioner offices, local authorities and many other local organisations. These partnerships are vital to ensuring that scams become a priority for people and organisations who work to help those most at risk. That's why we want this great work to continue in 2017.

As with previous Scams Awareness Month campaigns, we want to reduce the risk and impact of scams by raising awareness and encouraging people to take action – recognizing, reporting, and talking about the issues.

Scams aren't just a minor inconvenience to people. Aside from financial loss, they can cause distress, misery, and even if a scam has been avoided, it can lead to a widespread loss of consumer confidence. **They can also happen to anyone.**

Despite our fantastic work in previous years, underreporting and stigma continue to be the biggest barriers in scams and fraud. This is why these will be our main focuses for the campaign this year.

Only 5–15% of all scams are reported. That's a huge number of scams we don't know about,

and therefore can't help to prevent or to support those who have fallen victim. Reporting not only helps to inform the work of advice or enforcement agencies like ourselves and Trading Standards; it also helps to prevent future scams.

Scams are becoming highly sophisticated and often use social engineering to prey on people. This means that many more of us could be vulnerable to falling victim, and yet, as a nation, we still don't talk enough about scams. Stigma is something we've been working to tackle for a number of years but it remains one of the biggest barriers to stopping these crimes.

Stigma can be many things. There is embarrassment and shame around falling victim, and this can be hugely detrimental for those who have encountered a scam, but stigma has another side. More and more we're seeing groups of people who believe that they would never fall victim, feeling they can easily spot a scam, or know how to act. However, scammers are targeting this sense of confidence and conversely, it is making people more vulnerable to scams tailored and socially engineered to prey on this belief.

We want to get rid of the stigma around scams and encourage people to work together to stop them. **Whether or not someone has been a victim of a scam they can play their part to help tackle these crimes.** Even just reporting it can help provide the authorities with the information they need to stop scams and prevent others from falling victim.

However you take part this Scams Awareness Month, you're helping to give consumers the awareness to protect themselves and those in their families and communities who are less able to spot scams – not just in July, but all year round.

This year we are taking a different approach to previous years.

Instead of organising the campaign via 'channel', focussing on how scams reach people, through the phone or online for example, we're organising our campaign, content and messaging to speak directly to groups of people who are the most targeted or vulnerable to scams. We believe this will make Scams Awareness Month even better as we will be providing the resources and information in a way and place to reach those who need it most. We also believe this will make the most impact in tackling underreporting and stigma, our two main aims for this year.

Using our research, co-design with colleagues from local Citizens Advice and Trading Standards offices, and in consultation with the Consumer Protection Partnership, we have identified four groups for us to target our campaign to this year:

Young people (18–24)

While young people don't represent the largest group of people falling victim to scams, evidence shows that there has been a sharp rise in the number of under-25s hit by scams. In particular, young people are found to be a growing proportion of victims of online and identity fraud. As 'digital natives' who have grown up surrounded by technology, they are often confident in their ability when using things like the internet. This can lead to them feeling like they are unlikely to fall for scams targeted at them through these routes, in turn making them complacent and increasing their vulnerability to scams. Citizens Advice research also shows that over half of young people are unlikely to report scams.

"Life established" (40s–60s)

The statistics show that people in the age group between 40 and 60 are the most affected by scams. Part of this is due to the fact that they are most likely to report scams, but recent research has found that certain demographics

within this group are being targeted because of their circumstances. For example, this group tends to be more settled and has access to financial assets. This is why we're calling this group - life established. This makes them more likely to be targets of scams such as pension scams, dating scams and property scams.

Over 70s

Older people are often targeted by scammers. Research has found that 75 is the average age of reported scam victims and those over-70 have the highest detriment from a number of different types of scam. Older people tend to fall victim most to phone and mail scams and figures from National Trading Standards show that older people are deliberately targeted more so than other demographics. This group also sees the largest proportion of people who are re-occurring victims of scams.

Socially isolated

People who are socially isolated can be the hardest to reach and often aren't able to access the same support, advice and help that others can. While this group makes up a smaller number of cases of reported scams they often have high levels of detriment, not just in the amount of money lost, but the overall impact on health and wellbeing.

While general scams awareness messaging, and this year's slogan 'Play your part, act on scams' is relevant to everyone, this year's resources are more targeted to our four chosen groups. For example, the address book/cheque book stickers are most suited to the over 70s and the socially isolated, while online resources, such as the digital quiz, are most likely to reach the 'life established' and younger audiences. Please see our resources in this pack and online for more information www.citizensadvice.org.uk/sam17.

By promoting or highlighting specific messages to each target group, we believe we'll make more of an impact, reach more people and be able to stop more scams with those who need it most.

Activities for raising awareness of scams

Scams Awareness Month is the perfect opportunity to highlight current scam activity in your area and help consumers to tackle them.

What is a scam?

A scam is a scheme to try to steal money, personal information or data from a person or organisation. Other names for a scam include fraud, hoax, con, swindle and cheat.

Preparation

Consider preparing local stats and information such as case studies to brief your local media ahead of Scams Awareness Month. Talk to potential partners, such as Trading Standards, Police and Crime Commissioner offices and local authorities, in advance about scams evidence and priority activities.

Good partnership work between the Citizens Advice service and Trading Standards will be central to a successful month and ongoing scam-fighting activities throughout the year. You could also discuss wider work and data sharing.

Local Citizens Advice can access a data-sharing agreement for use with Trading Standards services at
<http://bmis.org.uk/oa026>.

Activities

Scams Awareness Month gives consumer campaigners the opportunity to raise awareness and promote behaviour change around scams and fraud over the course of four weeks.

This year we are looking in turn at four key groups:

- **The “life established”**
 (week 1, Monday 3 July.
 Press launch 30 June).
- **“Young people”**
 (week 2, beginning Monday 10 July).
- **The socially isolated**
 (week 3, beginning Monday 17 July).
- **Over 70s**
 (week 4, beginning Monday 24 July).
 You can find information on these groups,
 including targeted messaging and
 additional resources at
www.citizensadvice.org.uk/sam17

Citizens Advice will be providing resources such as model press releases, a template advice column and a range of online content to reflect the weekly themes. Please share these with other consumer campaigners in your area.

Try to develop content over the four weeks but if you can't, prioritise one or more depending on the strength of your local statistics, partnerships and consumer stories.

Discuss content in advance with local and regional media, prepare case studies, key messages and examples of schemes or partnerships such as 'no cold calling' zones, scam text alerts, and adult safeguarding boards.

The following activities are for you to consider. We have split them into three levels: Bronze, Silver and Gold. They are set out with the Citizens Advice service and Trading Standards service in mind but other organisations are welcome to join in or use some of the ideas and resources.

Look our for more partner activities and resources online on our website at
www.citizensadvice.org.uk/sam17.

Bronze level activities

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- Place Scams Awareness Month posters in your public areas.
- Make postcards available in your reception/waiting area.
- Use noticeboards and electronic displays to highlight current scams and tips on how to avoid them. Invite people to tell you about their experiences.
- Contact your nearest Consumer Empowerment Partnership office to find out what other campaigns local Citizens Advice and Trading Standards are doing in your region and help promote these on social media using #scamaware.
- Send a press release to the local media – a model version will be available to download.
www.citizensadvice.org.uk/sam17
- Use an email footer to promote Scams Awareness Month.
- Promote the issue of scams at every internal, caseworker, outreach or team meeting attended during the month. Ask for personal experiences and stories for case studies.
- Contact local MPs/AMs highlighting Scams Awareness Month. Getting your MP along to an event is a good way of attracting publicity from the local press. It's a good opportunity to promote your organisation.
- We'll also be sending all MPs a Scams Awareness Month 'MP pack' in the run up to the campaign. You may like to send a letter to your MP following this. You can find support and template letters at
www.citizensadvice.org.uk/sam17.
- Feature Scams Awareness Month on the front page of your website.
- Post regularly on social media channels using original content and content provided by Citizens Advice #scamaware.



Silver level activities

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- Radio is an important channel for promoting Scams Awareness Month because the 55+ age group is well represented in local radio audiences and many scams around lotteries, investments and computer maintenance are aimed at this group.
 - Contact your local radio stations in advance to discuss how you can structure content over the four weeks of the month. Case studies will be really important to highlight the impact of scams. Having people who are willing to discuss their experiences will help.
 - In the past, local radio stations have interviewed Citizens Advice campaigners on scams roadshows, held phone-ins and interviewed scam victims.
 - Involving other organisations such as Trading Standards and charities representing specific groups will help gather knowledge and tailor it to audiences.
 - If you haven't already, get contacts to do a phone around or email to let people know about Scams Awareness Month.
- Set up a stall at a local community venue. For example, libraries, schools and colleges, shopping centres, sheltered housing/care homes, lunch clubs, community centres. Some banks branches have also hosted scams awareness events. Model flyers are available online to publicise your event. Invite organisations such as other charities, local authority representatives, utility representatives and banks.
- Invite other organisations, libraries, community centres, housing associations to promote electronic Scams Awareness Month materials which will be available online at www.citizensadvice.org.uk/sam17.
- Meet with your MPs/AMs to discuss ways of improving joint working and information exchange on scams throughout the year.
- Help local councillors/community leaders set up a workshop which they can hold in community centres in their ward.
- Contact your local police and crime commissioner office to discuss joint working. A template letter is available online.
- Update your social media channel imagery (Facebook cover image, Twitter background etc) with assets provided by Citizens Advice and using #scamaware.
- Use social media to ask the online community to look out for scams and share them on Twitter and Facebook with the campaign #scamaware.
- Collate any pictures and submissions into a Facebook album.
- A simple survey asking what scams people have been targeted by will give you useful statistics to highlight priorities in your local scam-fighting work. Invite people to tell their stories.
- Target 'specialist' local publications such as council newsletters, carers' magazines, housing association newsletters and police magazines.
- Run scams awareness training for local groups, charities and carers. As part of Scams Awareness Month, Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals throughout the month at www.citizensadvice.org.uk/sam17.

Gold level activities

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- Carry out a media campaign to last throughout the month. Pick several examples of current or well-known scams and highlight them weekly by using case studies. The four main groups detailed in this pack can provide a targeted way of structuring content.
- Coordinate activities with Trading Standards services across your region during Scams Awareness Month. Police and crime commissioners offices or your local police force may have access to regional and local fraud statistics.
- Create a system for sending out email/text alerts to warn consumers and other organisations about current scams.
Your system would invite people to sign up to receive alerts by email or text. In conjunction with Trading Standards, you can keep the network informed and immediately warned of any scams. Some local authorities, police forces, Neighbourhood Watch schemes will already have alert systems like this in place, for you to tap into. You could make a campaign action of targeting a 50 per cent increase in subscribers. Remember to promote the service with any clients that your organisation helps.
- Hold a workshop for other agencies to discuss how you can work better together in combating scams. Look to build a network where information can be exchanged and distributed. Agree to meet up regularly. Community Safety Partnerships (or your own local version of this) and local councillors with adult social care responsibilities are good people to get involved. A template letter will be available as part of online resources.
- Send resources to other frontline workers in the region to educate their consumers about scams. For example, send a copy of this briefing and some postcards/leaflets to: local housing officers, community police officers, Jobcentre Plus. You can download materials from www.citizensadvice.org.uk/sam17.
- Use social media to get people to report scams, to Action Fraud, to Royal Mail about scam mail, their phone provider about scam phone calls and spam texts, and their internet provider about dodgy emails.
- Run a live scams advice Q&A or discussion in your local area using social media, for example Twitter or Facebook.
- Carry out qualitative research with clients around their experiences of being targeted by scams. What happened? How did they feel? How did they report it? If they did report it, how did this help? This could help reinforce the campaign message about reporting scams and also provide some objectives to be taken up at local and national level by Citizens Advice and Trading Standards for future consumer campaigns.

Some of the statistics do not have the source information attached so that they are easier to read. Please see the social media pack and our website online at www.citizensadvice.org.uk/sam17 for the sources of these statistics so that we can credit our partners and other organisations who have generously shared this information with us.

General facts about scams

- Estimates show that reports of scams and fraud are up this year, with an estimated 3.6 million cases (an 8% rise).
- £10.9 billion – the estimated amount lost each year to scams and fraud.
- Figures from City of London Police show that between 2015 and 2016, victims of dating fraud lost a total of £40 million. On average, victims lost £10,000 each and almost half (45%) report that falling victim to dating fraud had a “significant impact on their health or financial wellbeing”.
- The government campaign, Cyberaware, reports that while 82% of households have double locks or deadlocks, while only 32% follow government advice to use three random words to create a strong password.

Note:

There are some dubious practices which may leave consumers deeply frustrated or out of pocket, for example, a legitimate company providing a poor service or a utility company representative persuading people to switch without any financial benefit. These unfair commercial practices are not specifically addressed as part of Scams Awareness Month however people who do experience them should contact the Citizens Advice consumer service **03454 04 05 06** or **03454 04 05 05** for a Welsh-speaking adviser.

Statistics by demographic

Young people

- While 18–24 year olds do not make up the largest group of victims of scams, this group has seen a sharp rise in numbers.
- The fraud prevention organisation CIFAS found that identity fraud victims aged 30 and under were up by 52% in 2015. Yet they also found that 50% of 18–24 year olds say they would never fall for an online scam versus 37% of the public as a whole.
- Recent Citizens Advice research found that over half of adults 18–24 would be unlikely to report a scam. Social media is a common way in which young people encounter a scam. Action Fraud reported that in 2015, there was a 64% increase on the previous year in the number of people approached on Instagram.
- This group are more likely to be victim of modelling and talent scams. Other common scams targeting this age group include subscription traps (especially online through social media), identity fraud, job scams and general online fraud.

Life established

- A third of all victims of scams are 41–60 year olds. This age group accounts for the highest percentage of prior fraud victims (34.3%)
- While they are targeted by a wide range of scams, there are certain scams they are most vulnerable to. These include investment fraud, phishing and other banking scams, property scams and pension liberation scams.
- Victims of cyber crime fraud are also more likely to be aged between 41–60. The median loss to cyber crime fraud victims has increased between 2013/14 and 2015/2016 from £166 to £270.

Over 70s

- 75 is the average age of reported scam victims.
- £4500 was found to be the average financial loss for those between 75–79 years old.
- Those over-70 have the highest reported detriment from a number of different types of scams.
- Citizens Advice data shows that clients who had been victim to a scam or fraud were more likely to be older, with over a third aged 65+.
- Those aged 61–80 were more likely to be victims of investment fraud. This type of fraud has a huge detriment with a median loss to victims of £10,500 compared to a median loss across all scams of £395.

Socially isolated

- It has been recently reported that the names and addresses of nearly 300,000 people nationally are on lists which are being sold between criminals to use as targets for scams. Research has found that 9 in 10 people on these target lists are unaware that they are being targeted. Often, people who are socially isolated are not able to connect to the support or help to prevent this.
- According to Citizens Advice data, when compared to the general population disabled people and those who have a long term health condition (LTHC) were more likely to be victims of phishing and other banking scams (37% vs 29%) and prizes and lottery scams (41% vs 29%). Though these factors do not necessarily make them socially isolated, they may contribute to it. The Office of National Statistics found that those in poor health are more than 2.5 times more likely to report feeling lonely than those reporting good health.

Prevalent scams

For more detailed information about prevalent scams and targeted advice content for specific scams, go to www.citizensadvice.org.uk/sam17

- **Copycat Government official service scams** – Callers or websites claim to be official government departments and sell services for a ‘fee’. For example, there are a number of websites which claim to help process passports or driver’s licenses that are not the official authorities. There are also reports of calls from “the Government Grants department” telling people they are eligible for a grant of several thousand pounds for being a good citizens – paying taxes, bills on time. They may demand a down payment of £200 to release the money or trick victims into handing over payment details.
- **Pension scams** – Pension freedoms introduced in April 2015 give consumers added flexibility but it’s essential they make informed decisions using trusted sources. The Citizens Advice report ‘Too good to be true’ calculates that 8.4 million people have been offered unsolicited pension advice or reviews since April 2015. In a survey, 88% of consumers selected a pension offer containing scam warning signs, these include offers out of the blue promising in excess of 8% returns on pension investment, pressure to sign paperwork including sending a courier, and offers to access pensions before the age of 55.
- **Investment scams** – Often initiated with an unsolicited phone call, frequent scam investments include wine, shares, rare earth minerals, and land investments overseas. Average losses are very high. Action Fraud have also recently reported film-production scams with investors promised returns of 48% after paying an advanced fee.

- **Subscription traps or free trial scams –** In the report ‘Locked In’, Citizens Advice highlighted how unscrupulous companies use subscription traps, and in particular, continuous payment authority (CPA), to help themselves to consumers’ accounts. Women aged 50–64 are most at risk of subscription traps offering health and beauty-related products such as slimming pills or face/skin creams. In March 2017, the Government announced a crackdown on subscription traps, which will empower consumers to put a stop to it. However, in the meantime consumers still need to take care. The report also calls for greater vigilance by websites in hosting affiliated ads.
- **Job scams –** It’s estimated that a growing majority of job seekers head online to find new careers. Scams include taking money to write CVs or carrying out security and police checks. Some offer expensive training programmes that don’t exist, some even offer jobs that don’t exist! Another scam involves holding a phone interview which costs the applicant hundreds of pounds in call charges. Safer Jobs, a website founded by the Metropolitan Police, calculates that the most likely age group to be targeted is 18–24.
- **Computer scams –** People are cold called and told they have a problem with their computer which, for a fee, can be fixed. Around 40% refer to Microsoft/Windows. An alternative method involves the victim initiating the contact in response to an online advert or prompt claiming that their device has been infected with a virus. PC virus scams remain prevalent in the calls reported to the Citizens Advice consumer service. Older or less technologically-aware people are most susceptible. Payments are either taken over the phone, entered through a pop-up or made via money transfers for example via Western Union. In severe cases callers steal financial and personal details. Other computer scam methods involve offering bogus virus protection or warranties.
- **Ticket scams –** Consumers buy tickets from a website but the event is already sold out or the tickets haven’t yet gone on sale. Sometimes they are never delivered, and in some cases victims are told to meet a customer representative at the venue on the day but nobody turns up. It can also be the case that customers make the journey to the festival only to discover they are in possession of fake tickets. Consumers need to research companies offering tickets to ensure they are genuine, use credit cards or secure payments and ensure purveyors are members of STAR – Society of Ticket Agents and Retailers.
- **Lottery/prize draw scams –** Mainly postal, these advanced fee frauds include fake ‘prizes’ of tickets for major sporting events or for nonexistent lotteries abroad.
- **Council tax re-banding scams –** A cold call naming your local council and offering a rebate for council tax over-payment – for a fee.
- **Telephone Preference Service (TPS) or call blocking scams –** Scammers demand payment for the free TPS or sell call blockers which either do not work properly or are part of an expensive subscription service.
- **Advertising scams –** Targeting self-employed people and small businesses, this involves a cold call asking for payment for services or offering opportunities to advertise. Victims are often told they had verbally consented.

- **Locksmith scams** – Victims are visited by a “neighbour” for money to pay a locksmith because they are locked out. The tale usually is given a twist of urgency with a story of a child being alone in the premises.
- **Vishing** – Phone scam where scammers impersonate someone from a bank, the police or other legitimate organisation such as a telephone or internet provider. Social engineering is used to manipulate people into transferring money or passing on financial/personal details.
- **Smishing** – Text messages used to lure people into scam websites or inviting them to call premium rate numbers or download malicious content.
- **Phishing** – Emails and harmful links designed to deceive people into revealing personal/ financial details. By spoofing emails, email addresses, websites and payment services, scammers can trick people into believing they are dealing with genuine, banks, traders and/ or authorities.
- **Advance fee scams** – Scammers get people to send money for a range of faulty, misadvertised or nonexistent goods and services – or to collect lottery “winnings.”
- **Pyramid selling** – People are told they can earn money by recruiting new members to a money-making venture. Only a tiny minority make money, everyone else loses.

You can find out more about recurring or emerging scams by visiting www.actionfraud.police.uk. This includes a section with a tool for statistical breakdown of frauds by county at www.actionfraud.police.uk/fraud-statistics. Action Fraud's Facebook page at: www.facebook.com/actionfraud On Twitter follow @Actionfrauduk

Another good source of information is the Metropolitan Police “Little book of big scams” It highlights a range of scams and dubious practices designed to con people out of their money and you can view it at <https://beta.met.police.uk/advice-and-information/fraud/useful-contacts-for-advice-about-fraud/>

As part of Scams Awareness Month, Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals. These resources are designed to be interactive and to generate discussions to educate and empower consumers. They can be found at <https://www.citizensadvice.org.uk/sam17>

What can consumers do to tackle scams?

There are three things that consumers can do if they suspect they're the target of a scam:

- **Get advice** from Citizens Advice consumer service **03454 04 05 06**, or **03454 04 05 05** for a Welsh-speaking adviser. Get online consumer advice and information at www.citizensadvice.org.uk. To report a problem to Trading Standards, contact the Citizens Advice consumer service. Trading standards are responsible for protecting consumers and the community against rogue and unfair traders.
- **Report scams** and suspected scams to Action Fraud **0300 123 2040** www.actionfraud.police.uk. Action Fraud is the UK's national reporting centre for fraud and internet crime. (**If debit cards, online banking or cheques are involved in the scam the consumer's first step should be to contact their bank or credit card company**)
- **Tell family, friends, neighbours** so that they can avoid scams.

Consumers can also do the following to cut down on unwanted contacts.

Phone

- Register their number with the Telephone Preference Service at www.tpsonline.org.uk or **0345 070 0707**. They can also register their mobile by texting 'TPS' and their email address to **85095**.
- Report unsolicited marketing calls to the Information Commissioner's Office – <https://ico.org.uk/concerns/marketing>, or **0303 123 1113**.

■ Use a product to block telephone calls:

- Your phone company may have a blocking service or help available to protect people from nuisance calls.
- Call your company's customer service helpline to find out.
- TrueCall, www.truecall.co.uk
- CallBlocker, www.cprcallblocker.co.uk.

Mail

- People who want to report potential scam mail can write to Royal Mail at: Freepost Scam Mail. Phone: **03456 113 413**, or email scam.mail@royalmail.com. They can also report it to the Citizens Advice consumer service.
- The Mailing Preference Service (MPS) is free and may help reduce unsolicited mail – www.mpsonline.org.uk or **0207 291 3310**.
- To opt out from receiving 'Door to Door' unaddressed mail delivered by Royal Mail: optout@royalmail.com or **0345 266 0858**.
- To opt out of deliveries from unaddressed mail distributors consumers can register with "Your Choice" preference scheme Direct Marketing Association (UK) Ltd. at yourchoice@dma.org.uk or **020 7291 3300**.
- No cold calling – door stickers. Some Trading Standards services or community police teams provide these.

Citizens Advice will be promoting some of these in its social media pack which is available online at www.citizensadvice.org.uk/sam17.

Help, support and advice

This year, we're expanding the resources, content and advice that we're making available to campaigners and colleagues. We're introducing a 'hub', a place on our Scams Awareness Month campaign website where we can link to and share a list of resources, training and materials from partners.

Make sure to go to www.citizensadvice.org.uk/sam17 for more campaign materials, niche advice, training tools and much more!

Sources of help for consumers

- www.citizensadvice.org.uk/consumer/scams/scams Citizens Advice offers free advice and helps people to find a way forward. You can also contact the consumer service for free consumer advice, including advice on scams at **0345 04 05 06**.
- www.friendsagainstscams.org.uk Run by the National Trading Standards scams team, the campaign aims to protect and prevent people from becoming victims of scams by empowering communities to "Take a Stand Against Scams".
- www.pensionwise.gov.uk. Pension Wise is a free impartial service for people to discuss pension options. Book an appointment online or phone **0800 138 3944**.
- www.pensionsadvisoryservice.org.uk. The Pensions Advisory Service: **0300 123 1047** offers impartial information and guidance on scams.
- www.thepensionsregulator.gov.uk/pension-scams.aspx. The Pensions Regulator has handy downloads for consumers to help them spot pension scams.
- www.fca.org.uk. The Financial Conduct Authority has a register of authorised financial firms at www.fca.org.uk/register and a list of firms which have been implicated in scams. The FCA website also has advice to help investors avoid falling victim to scammers.
- www.getsafeonline.org. An organisation aimed at informing consumers to protect themselves from online scams with factual and easy-to-understand information on online safety.
- www.cyberaware.gov.uk Government has launched a new website aimed at helping the public and small businesses to spot and avoid fraud, by raising awareness and promoting digital security for online users.
- www.financialfraudaction.org.uk. Financial Fraud Action UK which represents the financial services industry on fraud prevention has resources for consumers, retailers and scam investigators.
- www.cifas.org.uk Cifas is a not-for-profit company working to protect businesses, charities, public bodies and individuals from financial crime.

Help for people who have been scammed

- **www.thinkjessica.com**. Think Jessica is a charity protecting elderly and vulnerable people from scams which come through the postal system and by telephone.
- **www.victimsupport.org.uk**. Victim Support gives free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across England and Wales. Call **0808 1689 111**.
- **www.ageuk.org.uk**. Age UK has local branches around the UK providing help and support for older people.
- **www.thesilverline.org.uk**. The Silver Line is a free 24-hour dedicated helpline for older people across the UK. Call **0800 470 80 90**. The website provides information and befriending for elderly people.
- **www.royalvoluntaryservice.org.uk**. Royal Voluntary Service offers a befriending service.

Help, support and advice for the campaign

Whatever you do for Scams Awareness Month, please let us know about it.

If you are tweeting remember to use **#scamaware**. Alternatively you can email us pictures and updates about your events directly to **campaigns@citizensadvice.org.uk**.

If you are part of the Citizens Advice service you can let us know about your activities by sending a Local Action Reporting Form – **www.citizensadvice.org.uk/cablink/larf**

For any queries about this resource or on Scams Awareness Month generally please contact: **alex.smith@citizensadvice.org.uk**.

**PLAY
YOUR
PART
ACT ON
SCAMS**



Cut here

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#scamaware

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Attending an event with local campaigners or partners?

Cut out and secure these bands around the promotional campaign postcards and hand them out to spread the word about the resources, materials and messages of Scams Awareness Month.

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