

Scams Awareness Month, June 2018

Don't miss a trick

Be scam aware



**NATIONAL
TRADING
STANDARDS**
Scams Team




Department for
Business, Energy
& Industrial Strategy

Introduction

Thank you for your interest in Scams Awareness Month 2018, which will be taking place in June. This campaign is all about creating a network of confident, alert consumers who 'don't miss a trick' when it comes to scams.

Whether you're an individual consumer looking to protect yourself and your family from scams, or an organisation or group representing consumers, your efforts during Scams Awareness Month 2018 are important. By taking part you will help spread the message that scams are crimes that can happen to anyone and we don't need to be embarrassed if we fall victim to them.

This briefing and campaign pack has been created to provide you with the information, ideas and resources you need to help make this year's campaign a success.

Citizens Advice has worked closely with the Consumer Protection Partnership (CPP)¹ to organise Scams Awareness Month and prioritise areas that cause most harm to consumers.

Inside this briefing you will find key messages for the campaign, activities you can run, information on scams people may encounter, and useful contact details. 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 be able to order additional printed resources, including more posters and postcards like the ones provided in this pack, as well as find other organisations participating in the campaign near you, by visiting our campaign page on the Citizens Advice website www.citizensadvice.org.uk/sam18.

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 than they could through working in isolation.

Don't miss a trick

Spam emails, 'suspicious activity' alerts from your bank, news stories about data breaches; unfortunately, scams and fraud seem to have become part of our daily lives. The data underlines this. Last year's Citizens Advice report 'Changing the story on scams' found that almost three quarters of people surveyed had been targeted by a scam in the previous two years.

Scams Awareness Month is an annual opportunity to raise awareness and tackle these cruel crimes. Last year, 364 organisations took part in Scams Awareness Month and campaigners engaged with 345,000 people through face to face and offline campaigning. There was a 97% increase in signposting to Action Fraud by the Consumer Service Helpline during 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 2018.

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 your fantastic work in previous years, underreporting and stigma continue to be the biggest barriers in scams and fraud.

In the latest year figures from the National Fraud Intelligence Bureau, there was a 7% increase in the number of fraud offences recorded in England and Wales (662,519) compared with the previous year. Despite the rise in fraud offences recorded officially, a huge number aren't reported at all. For those of you who have worked on this issue in the past, you'll know that the estimates are that only 5–15% of all scams are reported. There's a huge number of scams we don't know about, and so we 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.

Recent research from Age UK found that around two-fifths of older people across the UK – around five million in total – who believe they have been targeted by fraudsters didn't report it to an official channel. More than a fifth (22%) admitted they didn't tell anyone at all because they felt too embarrassed.

However, stigma can also have 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. But scammers are targeting this sense of confidence, and 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 choose to take part this Scams Awareness Month, you're helping to give consumers the awareness to protect themselves, their families and communities – not just in June, but all year round.

This year's campaign

Following last year's successful new approach to the campaign, our campaign content and messaging will continue to be aimed at those who are the most targeted by or vulnerable to scams. Using our research, co-designing with colleagues from local Citizens Advice and Trading Standards offices, and in consultation with the Consumer Protection Partnership, we have identified four groups to target with the campaign:

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 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 the internet. This can lead to them feeling like they are unlikely to fall for scams targeted at them through these routes, making them complacent and increasingly vulnerable. Citizens Advice research has also shown that over half of young people are unlikely to report scams.

Life established (40s–60s)

The statistics show that people aged 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 also because certain demographics within this group are targeted due to their circumstances. For example, this group tends to be more settled and has access to financial assets. 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 scams. 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 than other demographics. This group also sees the largest proportion of people who are recurring 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 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 'Don't miss a trick', is relevant to everyone, the resources across the campaign are more targeted to our four chosen groups. For example, the leaflets are most suited to the over 70s and the socially isolated, while online resources, such as the social media pack, are most likely to reach the 'life established' and younger audiences. Please see our resources in this pack and online for more information.

By promoting or highlighting specific messages to each target group, we hope to continue to reach more people and help those targeted most by scams.

Activities for raising awareness of scams

Scams Awareness Month is the perfect opportunity to highlight current scam activity in your area and help consumers 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 commissioners' offices, and local authorities in advance about the evidence of scams locally and how best to prioritise activities.

Good partnership work between the Citizens Advice service and Trading Standards will be central to a successful campaigning 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 at four key groups and will focus one week of the campaign on each:

- **The "life established"**
(week 1, beginning Monday 4 June)
- **Young people**
(week 2, beginning Monday 11 June)
- **Over 70s**
(week 3, beginning Monday 18 June).
- **The socially isolated**
(week 4, beginning Monday 25 June)

You can find information on these groups, including targeted messaging and additional resources, at

www.citizensadvice.org.uk/sam18.

Citizens Advice will be providing resources, such as model press releases, a social media pack and a range of other 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, please prioritise one or more target group 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 depending on how much time you or your office has to devote to the campaign. They are set out with the Citizens Advice service and Trading Standards service in mind but other organisations are welcome to join in and use the ideas and resources.

Look out for more partner activities and resources online on our website at www.citizensadvice.org.uk/sam18.

“I’d like to be involved but don’t have a lot of time”

BRONZE ACTIVITIES

- Place Scams Awareness Month posters in your public areas.
- Make postcards available in your reception/ waiting area.
- Use notice boards and electronic displays to highlight current scams and tips on how to avoid them. Invite people to tell you about their experiences.
- Send a press release to the local media – a model version will be available to download at www.citizensadvice.org.uk/sam18.
- Do you attend regular meetings with your local authority, Trading Standards or other community groups who might be interested in Scams Awareness Month? Let them know it’s happening!
- Promote the issues 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 and Assembly Members 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 be sending all MPs a Scams Awareness Month MP briefing 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/sam18.
- 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 using **#scamaware**.

“This is an issue we’d like to spend time on campaigning”

SILVER ACTIVITIES

- 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.
 - Involving other organisations such as Trading Standards and charities representing specific groups will help gather knowledge and tailor it to audiences.
- Set up a stall at a local community venue. For example, libraries, schools and colleges, shopping centres, sheltered housing, care homes, lunch clubs, and community centres. Some bank branches have also hosted scams awareness events. Template 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, and housing associations to promote electronic Scams Awareness Month materials which will be available online at www.citizensadvice.org.uk/sam18.
- Meet with your MPs/Assembly Members to discuss ways of improving joint working and information exchange on scams throughout the year.
- Help local councillors/community leaders set up a workshop or surgery 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 at www.citizensadvice.org.uk/sam18.
- Update your social media channel imagery (Facebook cover image, Twitter background etc) with graphics 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 using **#scamaware**.
- A simple survey asking what scams people have been targeted by will give you useful statistics to highlight priorities in your 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/sam18.

“I want to make sure we devote a lot of time to Scams Awareness Month, in June and beyond”

GOLD ACTIVITIES

- 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.
- Create an ‘action group’ in your local community to coordinate scams related campaign and education activities. Contact your local Trading Standards services, police and crime commissioners offices or your local authority.
- Research scams in your local area. Your local police force may have access to regional and local fraud statistics that they can share with you.
- Create a system for sending out email/text alerts to warn consumers and other organisations about current scams. Your system could 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, and Neighbourhood Watch schemes will already have alert systems like this in place, for you to tap into. 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 clients about scams. For example, send a copy of this briefing and some postcards/leaflets to local housing officers, community police officers, and Jobcentre Plus. You can download materials from www.citizensadvice.org.uk/sam18.
- 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.

Resources and information

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/sam18 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

- Almost three-quarters (72%) of people have been targeted by scammers in the last 2 years, either via mail, phone calls, text messages, emails, online, and face-to-face.
- Over a third (37%) of people have been targeted 5 times or more.
- Just over 1 in 10 people (11%) know friends or family members who have lost money to a scam.
- Citizens Advice research shows that almost half (45%) of people have taken no action to protect themselves against scams in the last 12 months, and two-thirds (65%) have taken no action to help protect friends or family.
- 7 out of 10 (68%) of people targeted by a scam do not tell anyone about it, including friends, family or the organisation being impersonated, as well as the relevant authorities.
- £10.9 billion is the estimated amount lost each year to scams and fraud.
- The Crime Survey for England and Wales suggests that less than one-fifth of incidents of fraud either come to the attention of the police or are reported by the victim to Action Fraud.

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 the number of identity fraud victims aged 30 and under were up by 52% in 2015. 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 aged 18–24 would be unlikely to report a scam, making them the largest group who are unlikely to take any action when encountering 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 types of scams.
- Citizens Advice data shows that clients who had been victim to a scam/fraud were more likely to be older, with 34% aged 65+ compared to 15% of all clients.
- 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 reported that the names and addresses of approximately 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 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% compared to 29%) and prizes and lottery scams (41% compared to 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.

Note:

There are some dubious practices which may leave consumers deeply frustrated or out of pocket. For example, a legitimate company making multiple, aggressive sales calls 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 on 03454 04 05 06 or on 03454 04 05 05 for a Welsh-speaking adviser.

New or prevalent scams

For more detailed information about prevalent scams and targeted advice content for specific scams, go to

www.citizensadvice.org.uk/sam18.

- **Contactless card scams** – Contactless cards are ‘skimmed’ (where details are read or copied) by a card reader or phone nearby. While this is a relatively new crime and reporting figures are low, there has been media speculation about the rise of this type of scam.
- **Online shopping and auction sites** – Items are advertised for sale, often at a bargain price with pictures to make it appear more genuine. The buyer may be pressured into paying via bank transfer instead of a third party payment service. Once the payment is made the item is either not received or is counterfeit.
- **“Money Mules”** – This where an individual allows their bank account to be used to move money from criminal funds. Young people and students are particularly vulnerable as they are often short of cash. They may be approached with what looks like a genuine job offer, asking them to receive money into their bank account and transfer it onto someone else, keeping some of the cash for themselves. If caught, the person targeted may be implicated in money laundering themselves.
- **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 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, including out of the blue offers promising high returns, pressure to sign paperwork, 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.
- **Subscription traps or free trial scams** – Some 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 skin creams. In April 2018 the government reaffirmed their crackdown on subscription traps to empower consumers to put a stop to it. In the meantime, consumers still need to take care.
- **Job scams** – Scams include taking money to write CVs or carrying out security 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, 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. Alternatively the victim might initiate 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. 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, sometimes victims are told to meet a customer representative at the venue on the day but nobody turns up, and sometimes the tickets they are given are fake. 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.
- **Council tax re-banding scams** – A cold call naming your local council and offering a rebate for council tax overpayment 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 pass 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."

You can find out more about recurring or emerging scams by visiting www.actionfraud.police.uk.

See Action Fraud's Facebook page at: www.facebook.com/actionfraud.

On Twitter follow [@Actionfrauduk](https://twitter.com/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 www.met.police.uk/globalassets/downloads/fraud/the-little-book-of-big-scams.pdf.

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 www.citizensadvice.org.uk/sam18.



scams

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 calls

- 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 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/sam18**.

Help, support and advice

This year, we're continuing to expand the resources, content and advice that we're making available to campaigners and colleagues. Our Scams Awareness Month campaign website will host a 'hub' 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/sam18 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. The 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: **campaigns@citizensadvice.org.uk**.

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