Scams Awareness Month
May 2014

SPOT SCAMS!
STOP SCAMS!
Introduction

There’s a scam for just about everyone and every situation. Booking a holiday? There’s a scam for you. Trying to find a job? There’s a scam for you. Shopping online? There’s lots of scams waiting for you. Sitting at home and minding your own business? Oh yes, there’s plenty of scams for you… through your letterbox, via your phone and internet connection and sometimes delivered to your door.

The same channels that make our lives easier, the internet, smart phones, doorstep deliveries, also provide short cuts for scammers.

Scams Awareness Month is about the fight-back against scammers. Giving consumers the information, skills and confidence to spot and stop scams.

One of the key challenges for organisations representing consumers is that so many people suffer scams in silence – just five per cent are reported. This is because people feel shame or embarrassment at being caught out. Or they put it down to experience, or recognise an attempted scam and consider it too obvious too succeed. But the real shame is that keeping silent denies consumers the opportunity to be more effective in combating scammers.

So, far from suffering in silence, we want consumers to shout out loud about scams.

May 2014 is Scams Awareness Month. It’s a great opportunity for consumers and campaigners to learn and share, then take that knowledge into the year round fight against scams. It’s only through spotting the signs of scams and spreading the word as wide as possible that consumers can help to stop scams.
Key messages

Here are key messages for Scams Awareness Month. Consider picking one or more to do some specific work on getting the message across.

- If it sounds too good to be true it probably is.
- If you haven’t bought a ticket – you can’t win it.
- You shouldn’t have to pay anything to get a prize.
- If in doubt, don’t reply. Bin it, delete it or hang up.
- Persuasive sales patter? Just say: “No thank you”.
- Contacted out of the blue – be suspicious.
- Never give out your bank details unless you are certain you can trust the person contacting you.
- Take your time – resist pressure to make a decision straight away.
- Never send money to someone you don’t know.
- Walk away from job ads that ask for money in advance.
- Your bank will never attend your home.
- Your bank and the police will never collect your bank card.
- Your bank and the police will never ask for your PIN.
- Computer firms do not make unsolicited phone calls to help you fix your computer.
- Don’t suffer in silence – tell others about scams.
Activities for raising awareness of scams

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

What is a scam?
Scams are schemes to con people out of their money. Other names for scam include fraud, hoax, con, swindle or cheat.

Preparation
Get case studies, brief the media in advance and talk to potential partners about aims, objectives and timelines. Good partnership work between CAB and Trading Standards will be central to a successful month and ongoing scam-fighting activities throughout the year.

Activities
Scams Awareness Month gives consumer campaigners the opportunity to re-visit the issue over the course of four weeks.

This year we are looking in turn at the four key channels:

- **online scams** – from Thursday 1 May (launch date)
- **mail scams** – week beginning 12 May
- **telephone scams** – week beginning 19 May
- **doorstep scams** – week beginning 26 May.

Citizens Advice will be providing content such as model press releases, blogs and a range of online content to coincide with the weekly themes.

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 and client stories.

It’s a good idea to discuss content in advance with local and regional media, prepare case studies, key messages and examples of scam-busting schemes such as no cold calling zones, scam text alerts, and online safety tips.

The following activities are for you to consider. We have split them into three levels: Bronze, Silver and Gold. They are mainly aimed at Bureaux and Trading Standards but other organisations are welcome to join in or use some of the ideas.

Look out for more activities when Scams Awareness Month web materials are launched at [www.citizensadvice.org.uk/sam14](http://www.citizensadvice.org.uk/sam14).
Bronze level activities

- Put Scams Awareness Month posters up in your public areas.

- Make postcards available in your reception/waiting area. A scams checklist providing more detailed information is available as an online resource which can be printed off.

- Use noticeboards and electronic displays to highlight updates about current scams and tips on how to avoid them. Invite people to tell you their experiences.

- Send a press release to the local media – a model version will be available to download.

- 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.

- Contact local MP/MPs/AMs/MSPs highlighting Scams Awareness Month. Getting your MP along to a Scams Awareness Month event is a good way of attracting publicity from the local press.

- Feature Scams Awareness Month on the front page of your website.

- Post about Scams Awareness Month regularly on social media channels using original content and content provided by Citizens Advice.
Silver level activities

- Radio is an important way of promoting Scams Awareness Month. 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 Scams Awareness 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 CAB campaigners on scams roadshows, staged 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 got contacts do a quick 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. Model flyers are available to publicise your event. Invite organisations such as other charities, local authority representatives and utility representatives.

- Meet up with your MP/MPs/AMs/MSPs 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.

- Update your social media channel imagery (Facebook cover image, Twitter background etc) with assets provided by Citizens Advice.

- 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 scam-fighting work. Invite people to tell their stories.

- Target specialist local publications such as council newsletters, carers’ magazines, housing association newsletters, police magazines.

- Run scams awareness training for local groups, charities and carers. As part of the Scams Awareness Month, Citizens Advice are developing scams education resources that can be downloaded and printed to use with groups or individuals throughout the month. [www.citizensadvice.org.uk/consumer_education](http://www.citizensadvice.org.uk/consumer_education).
Gold level activities

• Carry out a media campaign to last throughout Scams Awareness Month. Pick several examples of current or well-known scams and highlight them weekly by using case studies. The four main channels we are highlighting provide a natural way of structuring content.

• Coordinate activities with Trading Standards departments across your region during Scams Awareness Month.

• Create a system for sending our alerts to warn consumers and other organisations about current scams. Your system would allow 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 will already have alert systems like this in place, for you to tap into.

• 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.

• Send scams awareness 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, police officers, Jobcentre Plus. You can download materials from www.citizensadvice.org.uk/sam14.

• Use social media to get people to complain to the Royal Mail about scam mail, their phone provider about scam phone calls spam texts and their internet provider about dodgy emails.

• Talk to partners at Trading Standards and community police about setting up a No Cold Calling Zone. You will need to project plan this looking at statistics and stories which demonstrate the need to address problems in particular post-code areas. But the project will give you an important news angle to assist your media work and extend your key messages beyond Scams Awareness Month as the project proceeds.

• Run a live scams advice Q&A or discussion in your local area using social media, for example Facebook or Twitter.

• Identify at least five local stakeholders/influencers using social or digital media and target them as supporters for the campaign. Guidance on social media activities will be available as part of our online resources for Scams Awareness Month.

Whatever activities you do for Scams Awareness Month please let us know about it. Remember to tweet and email your pictures and updates about your events. campaigns@citizensadvice.org.uk.
Some key facts about scams

- Every year more than three million people in the UK fall victims to scams losing hundreds, sometimes thousands of pounds.
- It is estimated that nearly half of people in the UK (48 per cent) have been targeted by a scam.
- Online shopping and auction scams were the most common fraud reported in 2013 and cost UK consumers £63.6 million.
- Crime figures show a near 60 per cent rise in reported fraud over the past five years boosted by a rise in identity theft and online scams.
- Just five per cent of scams are reported.
- Scams come in a variety of ways, post, phone, email, online, on the doorstep. Or combinations of these methods – courier crime is an example of this.
- The main channels for scams are: web/email (30 per cent) phone call/texts (29 per cent) letter/fax (14 per cent) in person (13 per cent) other (14 per cent).
- There are thousands of different scams. Some common ones are fake lotteries and prize draws, bogus health cures, dodgy investment schemes, pyramid selling and phishing.
- The internet is the delivery channel for 84 per cent of identity fraud, a crime that costs UK consumers £3.3 billion a year.
- There are some dubious practices which may leave consumers deeply frustrated or even 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 08454 04 05 06.
Current scams

The following scams have been identified as high-volume or high-impact by the National Fraud Investigation Bureau (NFIB).

• **Online shopping and auction scams** – internet shoppers get lured into buying phantom cars, mobile phones, pets or anything else you can buy online. Scammers use a range of tricks including bogus websites, spoofed payment services and a nasty new variation called “second chance offers” tempting losing bidders with bogus opportunities. Online shopping and auction scams are the most common fraud reported in 2013 with total consumer losses of £63.6 million. Most losses were around £200. **Online property market** places are also infiltrated by scammers harvesting legitimate property details and posing as landlords.

• **Investment fraud** – also called “boiler room” scams because of the high pressure sales technique employed. They are sophisticated enough to lure even experienced investors. The NFIB reports average losses of £5,000 per victim, with approximately 6,000 cases in the last year. Shares remain the most common product offered, accounting for 40 per cent of all investment scams. Next come carbon credits, land, and rare earth metals.

• **Dating scams** – using online dating websites scammers groom victims into long-distance relationships using emails, instant messaging, texting and phone calls. Once they are confident of the victim’s trust, scammers will tell them about a problem they are experiencing and ask for financial help. These cruel crimes cost victims a combined **£24.5 million** in 2013. They often go unreported because of the embarrassment caused to the victim. 63 per cent of victims are female, and the most prevalent age group is 40–59.

• **Microsoft scams** – fraudsters often use the names of well-known companies to commit their crime as it gives a mask of legitimacy to their cruel schemes. The Microsoft scam is probably the best known; methods include asking for credit card details to “validate” copies of Windows, stealing personal information, installing malware and charging to remove it.

• **Courier scams (a sophisticated form of vishing)** – where people receive unsolicited telephone calls from scammers posing as police or their bank warning of a fraudulent payment on their card or that their card is due to expire. The fraudster will then attend the person’s address or send an innocent courier company driver to collect the card and sometimes provide them with a “replacement” fake card.
And some not so new scams

• **Advance fee scams** – scammers get people to send money for a range of dodgy or non-existent 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.

• **Phishing** – an email apparently from the receiver’s bank arrives requesting them to update, validate or confirm details. It’s designed to trick people into revealing personal information and passwords so that scammers can access their account.

• **Phishing and malware** – Action Fraud reports increasing use of phishing to distribute malware, which then results in the compromise of online accounts, payment diversion and more phishing emails.

• **SMShing** – mobile phone text messages are used to lure people onto fraudulent websites or invite them to call a premium rate mobile number or download malicious content via the phone or web.

• **Voice phishing or vishing** – the criminal practice of obtaining personal or financial information over the telephone.

You can find out more about regular and emerging scams at:

• actionfraud.police.uk.
• On Facebook by liking Action Fraud at www.facebook.com/actionfraud
• 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. You can download a copy from their website. [http://content.met.police.uk/Site/fraudalert](http://content.met.police.uk/Site/fraudalert).
Citizens Advice and scams

Every day Citizens Advice Bureaux throughout England and Wales see clients who have fallen victims of scams. People desperately looking for housing, jobs and better energy deals for their homes, are targeted by scammers.

Others fall prey to unexpected offers:

• An East of England CAB client lost £12,000 after investing in a ‘green oil’ scheme. The 69-year-old only suspected his investment was a scam after the company went into liquidation. A new company emerged requiring him to make a further investment of £20,000 which would then realise him £85,000. A simple search engine check on the company name performed by the CAB adviser revealed it was a scam with a string of victims.

• Birmingham CAB saw an 84 year old woman living alone who was being repeatedly targeted by bogus lottery letters from Australia and Hong-Kong. The confused client had been sending payments of between £20 and £30 and was now being pursued by debt collection agencies as her financial affairs deteriorated.

• Sussex CAB client lost £3,500 after apparently purchasing a bargain van on eBay. The woman seller provided a seemingly plausible story saying her husband had died and she no longer needed the van and was willing to sell cheaply.

Find out more about scams experienced by Citizens Advice service clients at: www.adviceguide.org.uk/consumer_scams_e.htm.

Tackling scams

As part of the Scams Awareness Month, Citizens Advice are developing scams education resources that can be downloaded and printed to use with groups or individuals throughout the month. These resources are designed to be interactive and to generate discussions to educate and empower consumers. The key aims are to raise awareness of how to recognise a scam and how to avoid them and how to get further advice. These resources are clearly marked Scams Awareness Month 2014 and can be found at the following link www.citizensadvice.org.uk/consumer_education
What can consumers do to tackle scams?

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

**CHECK** with a trusted friend, relative or neighbour.

**GET** advice from the Citizens Advice consumer service 08454 04 05 06. Get online consumer advice and information at: [www.adviceguide.org.uk](http://www.adviceguide.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](http://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 unwanted contacts.

- Use a product to block telephone calls.
  - TrueCall [www.truecall.co.uk](http://www.truecall.co.uk)
  - CallBlocker [www.cprcallblocker.co.uk](http://www.cprcallblocker.co.uk)

- Report all items of scam mail to the Royal Mail. Send the items with a covering letter to Scam Mail, PO Box 797, EXETER EX1 9UN. Or email scam.mail@royalmail.com. You can also report your concerns.

- No Cold Calling – door stickers. Some Trading Standards services or community police teams provide these.

Other sources of help for consumers

- Get safe online [www.getsafeonline.org](http://www.getsafeonline.org) – tips and resources for consumers to protect themselves against online scams.

- Cyber street [www.cyberstreetwise.com](http://www.cyberstreetwise.com) – the government has launched a new website aimed at helping the public and small businesses to spot and avoid fraud, identify theft and other issues that affect online users.

- The Financial Conduct Authority (FCA) has a list of firms which have been implicated in scams. [www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid](http://www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid) The FCA website also has advice on Ten Top Tips for to help investors avoid the clutches of scammers.
Help for people who have been scammed

- Think Jessica [www.thinkjessica.com](http://www.thinkjessica.com) – a charity protecting elderly and vulnerable people from scams which come through the postal system and by telephone.

- Victim Support [www.victimsupport.org.uk](http://www.victimsupport.org.uk) – gives free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across England and Wales. **Call 0845 30 30 900.**

- Age UK [www.ageuk.org.uk](http://www.ageuk.org.uk) – has local branches around the UK providing help and support for older people.

- The Silver Line [www.thesilverline.org.uk](http://www.thesilverline.org.uk) – is a free 24-hour dedicated helpline for older people across the UK (0800 470 80 90) which provides information and befriending for elderly people.


Help, support and advice

Whatever you do for Scams Awareness month please let us know about it. You can do this by emailing us at **campaigns@citizensadvice.org.uk.**

Citizens Advice Bureaux can also send a Local Action Reporting Form (LARF).

If you have any queries about this resource or on Scams Awareness Month please contact: **adrian.galvin@citizensadvice.org.uk.**