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Camden age UK

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Spotting Scams

Criminals may use emails, text messages, and calls to coerce you into providing your personal information and paying sums of money. To avoid these scams, it is highly important for you to be able to spot them and distinguish them from the legitimate organisations that they often claim to be.

Some scams may be obvious in nature- bad spelling and grammar, come from an unusual email address, and use imagery and branding that appears peculiar. But scams have become much smarter over the years and so may lack these obvious signs.

The UK Government's National Cyber Security Centre notes down five key signs of a scam (https://www.ncsc.gov.uk/collection/phishing-scams/spot-scams):

1. Authority

Scammers often claim to be from positions of authority. They can pretend to be from important people or organisations, such as from your bank, doctor, or solicitor, to trick you.

2. Urgency

Scammers often emphasise the pressing nature of the issue in order to push you into providing your information. For example, they may say that you only have 24 hours to respond, or that you must respond immediately. They may threaten you with fines or other negative consequences if you do not respond to stress this urgency.

3. Emotion
Emotions such as panic, fear, hope, and curiosity can be instrumentalized by scammers to coerce you into providing your information. Threatening messages, false claims of support, and messages which claim that you have won big are all examples of how these emotions are used to coerce.

4. Scarcity
Scammers may make try to make you believe that something is in short supply, and so immediate action is needed in order to avoid 'missing out'. Concert tickets, money, and cures for medical conditions are all examples of this idea of scarcity being used.

5. Current events
Current news stories, big events, and specific times may be used to make these scams appear relevant to you. For example, they may message you around the time you report your taxes.

Advice

If the message claims to be from an official organisation, and you are unsure about the message, contact the official organisation directly. You can find their details on their official website. Never use the contact details provided in the message

A bank, or any other official organization, will never ask for your personal information and bank account details via email or telephone. If you suspect that a call is not from where they claim to be, hang up the phone immediately and contact the organization through the official number.

Remember, scammers often use aspects such as emotion and urgency to coerce you into handing over your personal details. Take time to think over the email, message or call and whether it is a sign of a scam.

You can make yourself a ‘hard target’ to scams by securing your account, using strong passwords, using 2-step verification, and other methods. To learn how to do this, you can book an appointment or attend a drop-in session with us

If you are unsure if something is a scam, or if you believe that you have been a victim of a scam, you are also welcome to book an appointment with us or attend one of our drop-in sessions.

You can book an appointment with us and learn more about our drop-in sessions by getting in contact with us via email or telephone:

Email: digitalinclusion@ageukcamden.org.uk
Telephone: 020 7239 0400

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