

SCAMS AWARENESS UPDATE



Older Persons Scams Awareness & Aftercare Project

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Something a little different

Promoting safer cultures to keep safe from scams

This month's bulletin forms part of the activities for Safeguarding Adults Week, in partnership with Cheshire East Safeguarding Adults Board.

You may be wondering what scams have to do with safeguarding adults from abuse. Scams are fraud and a form of financial abuse. Anything we can do to stop ourselves and our loved ones being abused in this way, can only go to helping us be better together.

This year, the focus is on the theme of 'Safer Cultures'. Promoting safer cultures is all about the steps we can take to minimise harm occurring in the first instance. In this month's edition, rather than have a featured type of scam, we look at how to be less vulnerable to scams, the language of scams, and how to support those who have been scammed or had a near miss.

We also have exciting news about the Scams Awareness and Aftercare Project, which brings this bulletin to you.

As always, if your group would like a scams awareness talk, with opportunities to share experiences and ask questions, or if you would like support after being a victim of a scam, please get in touch. Contact our project manager, Sally Wilson, on 01625 612958 / 07932 999902 or at sally.wilson@ageukce.org.

Scams as financial abuse

The word “scams” makes fraud sound trivial. However, any scam is financial abuse. This includes having money or other property stolen or misused.

There are simple steps we can take to avoid being abused in this way.

Remember it's okay to say “No” to any offer from anyone. Keep control of your money by checking your bank statements regularly (paper or online) for strange transactions.

The language of scams

Scammers are very sophisticated in the way they use language to persuade people to part with their money or details.

They use pressure and guilt words and phrases such as “you need to...”, “must” and “you want to help, don't you?”

We can help ourselves, family and friends by not responding to such language and by using definite, confident language of “No thank you” when we are faced with a scam.

Keeping safe online

Whilst not all scams happen online, some do. If you're new to using a computer, laptop, tablet or mobile phone, know a little bit about them, or are very experienced, you are still vulnerable to online scams.

However, this shouldn't put us off using technology for good.

Like any skill, the more we learn, the better we get. Support each other to use the internet safely, or sign up to a computer class to be safe online.

Scams as emotional abuse

The impact of scams goes beyond any financial loss. Scammers abuse our emotions to make money.

In befriending fraud they may exploit our loneliness or a helpful nature. In other scams, our natural emotion of fear may be abused to make us part with money or personal details.

We can combat this by letting loved ones know how we really feel and supporting each other to be happy.

Let's create a safer culture

Many victims of fraud feel they have been stupid and are scared what others will think. They worry that people will think they can no longer make decisions about their money.

Anyone can be the victim of fraud. Let's create a safer culture by being kind to victims, talking openly about scams as we come across them and reassuring family and friends we will support them.

WE'RE A WINNER!



We're excited to announce that the successful partnership between Age UK Cheshire East and Cheshire East Council Trading Standards Team, which brings you this bulletin each month, has been recognised with a Chartered Trading Standards Institute (CTSI) award.

Due to its positive impact on the community and victims of scams, our project has been awarded a CTSI Brian Smith Individual Heroes Award. This is given to recognise the bravery of scam victims

and those who work in their communities to prevent people becoming victims of scams.

The award was presented recently at a ceremony in London to two members of the Project Team (pictured 2nd and 4th from left, above). The Team is delighted that the project's success over the past eighteen months has been recognised, and received the award on behalf of the hard-working teams at Age UK Cheshire East and the borough's Trading Standards Service, including our Scams Awareness Champions who volunteer to raise awareness in their communities. More information about the award can be found on the CTSI website.

Here are a few of the current scams our volunteers, partners and readers have alerted us to:



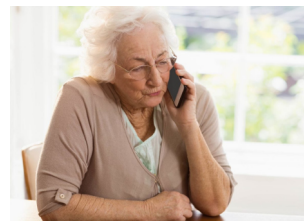
Books for Schools phone scam

We've had reports of a phone scam asking people to support schools by

sponsoring books. They use public information about local schools to make the offer sound plausible and claim you've already agreed to the sponsorship.

This is one of many advertising and publishing scams. Remember, just because a caller knows some information, it doesn't mean they're genuine.

Please share so that family and friends who think they would be helping a school don't lose their money.



Monthly phone contract discount scam

Another phone scam claims that you've been fortunate to

qualify for a reduction in your monthly mobile phone bill. It can sound plausible if they say they are from the company you have your phone contract with. However, they are just guessing and are only interested in obtaining your bank details. If it was the genuine company, they wouldn't need to ask for those details again.

If you get such a call, hang up and contact your phone provider on an independent number.



Panic buying for Christmas leaves us open to scams

You may have seen news items implying that there may be

shortages of certain items this Christmas. Scammers are taking advantage of this by offering goods online that may not exist, are of poor quality or may even be dangerous.

[Get Safe Online](#) have top tips to shop safely this Christmas (or anytime of the year), including checking the spelling of website addresses, not paying by bank transfer and not being panicked by "almost sold out" slogans.



Fake banking apps leave sellers out of pocket

Many people sell items they no longer need on social media,

selling apps such as Gumtree and Marketplace and even the local paper. Buyers often want to pay by bank transfer. However, scammers pose as buyers and use a fake bank transfer system. Their system says the payment has been made, when in reality, it hasn't.

Never hand over items until you have checked your own bank account to see that the payment has arrived.

COMING NEXT TIME

- Current scams
- The 12 Scams of Christmas

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing sally.wilson@ageukce.org

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