

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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33 days to “Ho ho ho”...

...so 33 days to spot a purchase scam

By the time this bulletin is issued, there will only be 33 shopping days before Christmas - because every day's a shopping day online, in town and at the market!

Unfortunately, criminals see the Christmas countdown as a great opportunity to steal our money or information. They set up fake websites, send fraudulent emails and texts and sell counterfeit goods. Many frauds are linked to organised crime. So, whilst we think we're getting a good deal, we might be funding a fraudster's lavish lifestyle, people trafficking or weapons.

In the run up to Christmas, and with the current cost of living squeeze, we may be distracted or looking for a bargain. This means we may be a step nearer to being drawn into a scam.

So, take a step back and read our top tips on how to spot avoid and report purchase scams.

We believe the best way to protect yourself from fraud is to have a personalised scams advice session. That way, we can talk about what's important to **you**. To book a free appointment, contact our Scams Awareness & Aftercare Team on 01625 612958 or at enquiries@ageukce.org



Counterfeit goods: Criminals sell items that they say are a genuine brand but are fake. This can be anything - from designer clothes and pet accessories, to electric blankets and DVDs. By buying counterfeit goods, you are helping the seller break the law. Because the goods are fake, they may be of poor quality. More importantly, they could be dangerous, because they have not gone through the correct safety tests.

Low-cost or free trials: With money tight, it may be tempting to buy something that is low-cost or just charges for post and packing. This may seem a great way to get a cheap Christmas present for someone. But watch out! Often these “too good to be true” offers means you’ve signed up to a monthly subscription, or the criminals will use your bank details to take more out of your account than you’ve agreed to.



Phone calls: In the run up to Christmas, criminals will take advantage of people using their bank cards more. So, you may receive a phone call telling you that your bank card has been used fraudulently and that you need to move money to a new account to keep it safe.

Or, a caller may tell you that your credit card / Amazon account / store card has been used recently and to “press 1” to speak to someone about it. If you do as instructed, you will be speaking to the fraudster!

Doorstep traders: Often, Christmas is a time when people want to help those less fortunate. Again, fraudsters exploit this. Criminals work in gangs, pretending to be selling household items as part of an ex-offenders rehabilitation scheme or on behalf of a charity. Or, they knock on the door asking for a glass of water, saying they are down on their luck. In fact, they are making up a story to try to gain entry to your home.



Parcel delivery messages: Despite police [making arrests](#) last year, this scam has continued and will be even more prevalent in the run up to Christmas. You receive an email or text message asking for a small payment for a parcel to be delivered. You are directed to a fake website to enter your bank details for payment. A while later, you get a call, pretending to be your bank. They ask you to move money to a safe account, because fraudsters have got into your account.

Non-existent goods and non-payment: Whether online or on social media sites, such as Facebook or Gumtree, criminals advertise good for sale that do not exist. You pay your money and the goods never arrive, and the criminals use your bank details to commit fraud.

Criminals also look at what is being sold on these sites. They come to collect the goods but use a fake banking app that says they have transferred the money to you, when they haven’t at all.





If you pay for something that turns out to be a scam, not only will you be disappointed, chances are you'll lose your money.

Here are some top tips to avoid purchase fraud and keep your money safe:



Counterfeit goods: Whether you're buying online, in shops or at a car boot sale or market - don't assume brands are genuine. Think about the price - is it too good to be true?



Low-cost or free trials: Always read the small print, terms and conditions to check if you are signing up to a regular subscription. Online, look out for the "https" so your details will be secure. Check your bank statements regularly to make sure more money isn't taken out of your account than you agreed to.



Phone calls: If you receive a call you're not expecting, hang up! Wait 10 minutes for the line to clear, then call the genuine organisation on a trusted number to check if they called you.

Remember, banks and genuine organisations will never ask you to move money to a safe account.

If someone claims money has been taken from your account, contact your bank so they can check and put a note on your account.



Doorstep traders: Cheshire East Council Trading Standards recommends that you never buy items from doorstep traders. Instead of buying items to support a supposed charity, why not buy something from a charity shop?

Never engage with people who knock on your door saying they are in need. If you want to support people in need, why not donate directly to a reputable charity?



Parcel delivery messages: As with all text messages received out of the blue, don't click on any links. Make a list of all the parcels you're expecting and tick them off when they arrive. That way, you won't be duped into responding to fraudulent texts.



Non-existent goods and non-payment: Take care when buying goods that you cannot hold in your hand when paying for them. Never pay by bank transfer, and pay by credit card for items over £100. Be vigilant when responding to adverts, as some are not genuine. Do your research and read a range of reviews.

If you are selling items, always check your bank account independently to confirm the payment has arrived.

If you have been defrauded online, report it to [Action Fraud](#) online or on 0300 123 2040. You can report counterfeit goods and doorstep traders to Citizens Advice [online](#) or on 0808 223 1133. Always tell your bank if you have lost money.

Here are some recent frauds to look out for. Please share with family, friends and community.

Fraudulent bailiff phone calls

There have been reports that fraudsters are posing as court enforcement officers and bailiffs acting on behalf of local councils.



The fraudsters claim that you owe money, and demand that you transfer funds directly into a bank account.

This can be very worrying and intimidating for anyone.

If you receive such a call, do not transfer any money. Put the phone down and contact your local council on a trusted number to check if you owe them any money.

Scam inheritance letter

A Cheshire East resident reported receiving a fraudulent letter. It was addressed to them by name, and said they were entitled to inheritance from someone with the same surname. It asked them to get in touch with the sender.

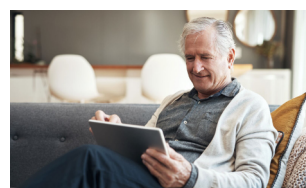


The resident spotted it was a scam. However, it shows that fraudsters are sophisticated in their research to make offers seem plausible.

If you receive a letter like this, report it to [Citizen Advice Consumer Service online](https://www.citizenadvice.org.uk/) or on 0808 223 1133

Fraudsters target freecycle online communities

One of our volunteers has reported that a fraudster has advertised on local online sites where people offer items for free. The goods don't exist. Instead, they harvest your financial details by asking for courier or delivery charges on the free item.



This is an example of the non-existent goods fraud on page 2.

Never pay for goods that are advertised as free on these sites. Report any suspicious activity to the site administrator.

Befriending doorstep crime

We've had a report that in the Macclefield area someone has tried to enter an older person's home to steal financial information by taking photos of documents.



The person struck up a friendly conversation with the resident about the local area, so they could enter the property to see what they could find.

Never let anyone into your home that you are not expecting or do not know. Call the police immediately if you are suspicious of anyone.

COMING NEXT TIME

- Current fraud alerts
- Decluttering to avoid fraud

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

The Older Persons Scams Awareness & Aftercare Project is brought to you by



in partnership with

