

SCAMS AWARENESS UPDATE



Older Persons Scams Awareness & Aftercare Project

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Declutter to beat the fraudsters

How getting things in order makes us confident to say “No!”

As the year draws to a close, it's a good time to declutter our paperwork, so we are prepared for a new start in the new year. Knowing what we've got, and where, means we are less likely to be drawn into a scam.

This may be a quiet time of year for you, so ideal to sort out your paperwork a bit at a time.

For some, it may be a busy time, when family or friends are visiting. So, a good opportunity to get them involved, share your scams awareness and let them know you've got everything in place.

That way, when you get that phone call, email, text message, letter or knock at the door out of the blue, you'll be prepared to say, “No thank you!”.

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

DECLUTTERING TOP TIPS TO COMBAT FRAUD

We can sometimes be overwhelmed by the amount of paperwork we accumulate, and fraudsters play on this.

In a world of real and digital paperwork, fraudsters can put doubt in our minds and bamboozle us into agreeing to something we don't want, or to giving them our personal and financial details.

There's lots we can do to organise ourselves. We don't have to do it all at once. Take the following ideas one at a time to become more resilient to fraud.



1. Check bank statements regularly: Fraudsters sometimes take small amounts from your bank account, as you're less likely to notice them missing. People also find they have regular amounts being taken from their account for a subscription they unwittingly signed up for.

Set aside a regular time to check every transaction on your bank statement. If you notice anything you don't recognise, contact your bank immediately.

2. How's your pension doing? If we're not sure how well our pension is performing, we are more likely to take up an offer from a cold call, email or advert suggesting a free pension review. This could be a scam.

Rather than responding to any of these, be proactive. Seek independent financial advice from a reputable adviser, and check they are authorised by the Financial Conduct Authority (FCA) to give pensions advice. You can check the register [online](#) or by calling 0800 111 6768.

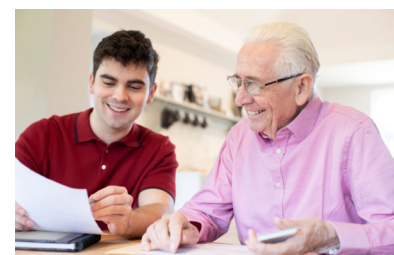


3. Is your funeral plan provider regulated? Since July 2022, if you have a prepaid funeral plan, your provider must be registered with the Financial Conduct Authority and authorised to administer your plan. If not, they must stop trading and transfer your plan to another provider. Those authorised to provide plans must follow certain rules.

Use the contact information in 2. above to check your provider is legitimate.

4. Check what you're entitled to: Fraudsters contact us to say we are entitled to free or discounted home improvements, energy rebates or cost of living payments.

Be proactive and find out what you are legitimately entitled to. Check what is available on the government [Help for Households](#) website. For over 50s, contact Age UK Cheshire East on 01625 612958 to see what additional benefits you may be entitled to.



DECLUTTERING TOP TIPS TO COMBAT FRAUD



5. Check when promotional periods end: Sometimes, we sign up to a free promotional period. This could be for parcel delivery, a talking books app, a magazine or a post and package only deal. We sign up, thinking we'll cancel the subscription before they start charging. But, life is busy, and we sometimes forget. Take a few minutes to look through bank and credit card statements to see if there are any subscriptions you no longer want.

Contact your bank to cancel any of these regular payments.

6. Insurance policies: Fraudsters often call, email or knock on the door to try to sell us insurance policies for white goods or for life insurance, to leave something for loved ones, once we have died.

If we know what insurance we have on household items and how much life insurance we have, we can be confident in saying "No thank you" to cold callers.

Why not make a list of your insurances so you know what cover you have?



7. Who are you donating to? Over time, we may have been asked to set up a direct debit regular donation to charities. This may have been on the phone, by email or face to face.

Unfortunately, some charities may not be legitimate, or use pressurised selling techniques to sign people up to donate.

You can check the legitimacy of a charity on the [Charity Commission's website](#). Or, contact charities you support directly to ask how your donations are used.

REMEMBER: As you declutter, you may have paperwork you no longer need. Dispose of your details carefully, to avoid identity theft.

Shred personal and financial details, or soak them in the washing up water, then pop them screwed up in the bin.

Consider the Age UK LifeBook: Sometimes it's easy to mislay important documents and information, so Age UK has developed the free LifeBook. This is a document where you can record information about your finances, health, important contacts, and where everything is kept.

You can [download a copy](#) or call 0800 678 1602 to request a printed version.



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

Rogue Trader in Cheshire East village

We've been made aware of cold callers in the Prestbury Village area, offering garden furniture for sale. Our partners, Cheshire East Council Trading Standards, advise not to buy anything at the door.



If you get any such suspicious instances, please report them to Cheshire Police on 101.

Fraudulent loyalty scheme email

One of our volunteers has received emails pretending to be from Argos and PC World. They claim the person has been specially selected for their loyalty schemes. All they have to do is click the link to register.



Remember to carefully check the sender's address in any email, and don't click on links in emails received out of the blue.

Fraudulent special offers for seniors

A Cheshire East resident received a phone call from someone pretending to be from Marks and Spencer's. They asked the resident to confirm their address. They said they had some special offers for older people.



When the resident checked independently with M&S, they confirmed there was no such promotion.

Remember - never give out personal details by phone, however enticing an offer may be.

Cold caller offering home security systems

Another local resident received a phone call; this time offering home security systems. They made an appointment for a home visit. When the caller arrived, they did not introduce themselves or leave information about the company they worked for.



Be very wary of calls out of the blue offering home visits to sell you something. Always check visitor's identity and check out details of the company they say they work for.

Report suspicious callers to your home to the Police on 101.

COMING NEXT TIME

- Current fraud alerts
- Safe friendships

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