

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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Spotting when we can be vulnerable to fraud

Common phrases we hear are, "How did they fall for that!" or "I'd never fall for that!". The truth is, **anyone** can become a victim of fraud. It just takes a vulnerable situation or moment.

Many of our Scams Awareness Team, staff and volunteers have been victims of fraud. When talking it through, they can identify the reason why they were vulnerable to the scam. Using theirs, and wider experiences we'd like to forewarn you, so you can be forearmed against becoming a victim of fraud.

Read on to find out about some of the common situations we can find ourselves in, which makes us more likely to become a victim of fraud and, most importantly, what we can do now to protect ourselves in those situations.

If you are affected by issues raised in this bulletin, or any other type of fraud, you can speak to us. To book a free appointment, contact our Scams Awareness & Aftercare Team on 01625 612958 or at enquiries@ageukce.org

Forewarned...

There are many situations where we are more likely to become a victim of fraud than others. If we can recognise these, then we can prepare ourselves, ready to say “No!”

We don't have to be a vulnerable person to become a victim of fraud, it just takes a vulnerable moment or situation...



Bereavement: Losing a loved one can make us feel lost and alone. We can find it hard to make decisions, because we used to bounce ideas off the other person. It may be that the person that has died organised all the finances, or did everything on the computer.

This can make us more likely to be drawn into responding to fraudulent calls, letters, emails or texts about the topics your loved one dealt with, or decisions you now have to make alone, such as on investments, pensions, going online, bills or shopping.

Distraction: When we're distracted, our mind isn't fully aware of what we're being asked. We could be distracted by family, the TV, making the tea, ill health, driving, worries or anything else.

When we're in this state, we are more likely to agree to something on the phone, click a link in a text or email, or agree to a home repair job.



Isolation: Sometimes, we feel isolated. This can be isolated from the fast-changing world, from family or from friends. We can be connected to people face-to-face or online and still feel isolated.

When we are isolated, we don't have someone to talk to about calls, letters or emails we've received that we're not sure about. Online, we could be drawn into telling people too much about ourselves, which fraudsters may use to persuade you to part with your money or personal details.

Financial difficulties: Everyone is feeling the pinch, with the cost-of-living crisis. Even in good times, we may be looking to increase our income - to improve our living conditions, travel or treat the family.

But, this can make us more likely to be drawn into investment fraud, holiday scams, too good to be true special offers, or offers to get your money back from a previous scam.



Lack of knowledge: The world moves at a fast pace, so our knowledge about anything can soon become out of date. This may be about our health, information technology or how to bank or buy things online.

Lack of knowledge means we are more likely to believe someone who talks knowledgeably about a topic. This can make us more likely to be drawn into frauds such as broadband scams, health remedies and crypto currency fraud.

...is forearmed

Now you know how you could be vulnerable to fraud, here are some top tips of what you can do now to be resilient in those situations:

- ✓ With your family still around you, become knowledgeable about finances etc. and ask, "If my loved one died, what would I need to know?".
- ✓ If you are bereaved, ask a trusted family member or friend for help. That way, you'll know everything is in order, making it easier to say "No" to someone contacting you out of the blue, pretending they know your situation.
- ✓ "Take 5" to think about any offer, and never make a decision whilst distracted, however urgent it may seem.
- ✓ Combat isolation by keeping in touch with friends and family. If you talk to people online - through games, Facebook, social media etc. don't overshare your personal information and feelings.
- ✓ Look out for others who may be lonely or isolated. Take time to listen about what they want to talk about. That way, they are more likely to talk to you about a call, letter, or visitor that they are concerned about.
- ✓ Make sure you know what income you're entitled to. Then, you're less likely to be tempted by income-boosting too good to be true offers.
- ✓ Be confident to tell others if you can't afford something they're asking for. True family and friends will understand, and that's better than paying for cheaper goods that don't exist, or sending money to people online who may not be genuine.
- ✓ Contact a trusted expert to know more about any topic relating to your life. This could be a GP or the NHS website about your health, your bank about banking online, or your local library or college about going online safely.

What to do if you have been a victim of fraud

If you have been a victim of fraud, please don't feel embarrassed. As we have repeated throughout this bulletin, anyone can be a victim of fraud. It is important to seek help as soon as possible.

- **Tell someone you trust about what has happened.**
- **Contact your bank or card provider, so they can secure your account to stop you losing more money.**
- **Report the fraud to Action Fraud on 0300 123 2040 or at www.actionfraud.police.uk**
- **If you are in our area, contact us for support on 01625 612958.**

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

Doorstep callers in Goostrey

We've had reports of doorstep sellers in the Goostrey area becoming

aggressive when residents refuse to buy from them. They may also be in other areas of Cheshire East.

Remember, you don't have to open your door, just because someone knocks on it. You can call out from behind the door to ask who it is.

Cheshire East Council Trading Standards recommend we don't buy on the doorstep.

Report suspicious activity to the Police on 101. If you feel threatened, call 999.



One for the children

In a cruel twist to the "Hi mum" WhatsApp scam, fraudsters are

contacting grown up children. They pretend to be their parent, who has forgotten their purse whilst shopping, but has found a debit card from an old account in their bag.

They ask the child to transfer money into the account for this supposed bank card, so they can finish their shopping.

Speak to family to agree that if any of you needed money in a hurry, you will telephone each other, not use text or WhatsApp.



Car tax fraudulent email

We've seen a resurgence of fraudulent emails being sent stating

that your direct debit for car tax has failed, so your car is no longer taxed. It asks you to click on a link to set up a new payment.

If you receive such an email, take a few minutes to check whether your car tax is due (you will have received a genuine reminder from DVLA) and your method of payment.

If your tax is due, do not click on any links to update payment details. Instead, go to www.gov.uk or contact DVLA directly.



End of tax year is rich pickings for criminals

This has almost become a necessary annual

reminder. As we come to the end of the tax year, fraudsters will contact us by phone, text and email to say we are entitled to a tax rebate.

HMRC will never text or email to let you know you're due a tax refund. If you receive any notification that you're due a refund, contact HMRC on an independent number to check.

Never press a number on the phone following a message, nor click on links in texts or emails.



COMING NEXT TIME

- Current fraud alerts
- Fraud news round-up

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