

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

### In this update:

Holiday fraud...and how  
to avoid it  
Pages 2 & 3

Current frauds  
Page 4



## Don't get burned by holiday scams

### Top tips for a fraud-free trip

Whether it's a local day trip or a longer spell abroad, a break or holiday is a welcome treat.

Unfortunately, as with many aspects of our lives, where we see excitement and fun, fraudsters see an opportunity to steal our details or money. From Macclesfield to Miami, holiday fraud can happen before we go, whilst we're away and once we return too.

In the financial year 2021/22, Action Fraud received 4,244 reports of holiday and travel related fraud. Victims reported losing a total of £7,388,353 – an average loss of £1,868 per victim.

But, there's no reason why we can't all enjoy a coach trip, weekend away or a trip of a lifetime. All we have to do is follow the top tips in this month's bulletin, and we can leave the fraudsters behind.

*Many of our readers have taken advantage of our free home visits service to talk about how they can protect themselves further from scams and fraud. If you would like to talk about your personal situation and fraud, and receive a further pack of information, contact our Scams Awareness & Aftercare Team on 01625 612958 or at [enquiries@ageukce.org](mailto:enquiries@ageukce.org).*

# Holiday frauds...

There's so much to organise and remember when going on a trip, and so much to look forward to as well. But, fraudsters rely on people looking for a bargain, rushing to tick things off their list, being out of routine and in unfamiliar surroundings.

## Here are some of the common tricks fraudsters use, and how to avoid them:



### Before you go:

Whether we book our holidays online or from adverts in the paper, fraudsters are looking to draw us into a scam.

They may offer fake accommodation or non-existent items for sale such as caravans, boats and holiday clothes.

They may offer to process documents such as passports, visas or the Global Health Insurance Card (GHIC) for a fee, when they are available free of charge.

Fraudsters pose as well-known genuine travel companies, taking out adverts in their name, or slightly changing the genuine company's website address.

### While you are there:

Just because we're away from our usual routine, it doesn't mean the fraudsters are! Home or abroad, criminals will try to get your money or information.

They may tamper with ATM cash machines or offer non-existent tickets for events.

Fraudsters use what you post on social media to build up a profile of you to use later to steal your identity or to entice you into a scam related to your interests.



### When you get home:

Once the washing has been sorted and the tan is starting to fade, criminals may still use your holiday as a reason to steal your information or money.

If they have fraudulently taken money already, they may continue to do so, or may have delayed the fraud until after your return.

Fraudsters may send customer satisfaction surveys posing as well known holiday companies, in the hope of catching

people who have used the genuine company.

# ...and how to avoid them

But, we can't let criminals ruin our holiday plans. We can still enjoy our trips by remembering these simple top tips to protect us from holiday scams and fraud:

## Before you go:



**Do your research.** Only use reputable travel companies and read a range of reviews.



**Do not click on links in emails or texts to special offers for holidays.** Always type in the full website address for a company, as fraudsters create links that look very similar to the genuine name. You can check if a website is genuine on the [Get Safe Online check a website](#).



**Be wary when buying holiday items on social media.** Do not part with your money until you have seen the item (e.g. caravan, boat, clothes, trip tickets) in person.



**Never pay by bank transfer.** Pay with a credit card. You have more protection for getting your money back if something goes wrong. If you have been drawn into a scam, the criminals can only spend to the limit of your card and not take everything from your bank account.



**Only use the [www.gov.uk](http://www.gov.uk) website for document renewals** such as passports and the Global Health Insurance Card (GHIC). You will not be charged an extra administration fee, unlike other websites.



**Check every element of your holiday is genuine** (accommodation, flights, airport car parking, car rental, trips etc.) by contacting the organisations on trusted numbers.

## When you are there:



**Always keep your payment cards in sight** e.g. in restaurants, at the hotel etc., and never reveal your PIN to anyone.



**Keep documents secure** e.g. passports, driver's licence etc. in a room safe.



**Be vigilant at ATM cash machines** to check they have not been tampered with to clone your card.



**Pay with a credit card or prepayment travel card** wherever you can (see above)

## When you get home:



**Keep checking your bank and payment card statements** for any unusual transactions.



**Be wary of customer satisfaction surveys.** Check they are from the genuine organisations you travelled with.

Report any suspicious activity to your bank and to Action Fraud on 0300 123 2040 immediately.



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

## ECO4 home improvement letters

We've had a query from a resident who had received



a letter offering grants for home improvements for people in receipt of certain benefits or other qualifying criteria. The letter was genuine, but sometimes it's hard to tell. So, it's always best to check.

In Cheshire East, you can check the latest genuine ECO4 and ECO Flex home improvements schemes by contacting Cheshire East Council at [warm@cheshireeast.gov.uk](mailto:warm@cheshireeast.gov.uk) or on 0300 123 5017 (select option 4).

It's better to be safe than sorry!

## Gift card friend impersonation email

This fraud seems to have had a resurgence again recently.



You receive an email from one of your contacts asking you to buy a gift voucher for their relative's birthday, as they can't get out to the shops. They then ask you to send the gift card code to them.

But, it's not really your contact. Their email has been hacked and it is a fraudster impersonation them.

If you receive such a request, do not reply. Instead, give your contact a call on the phone, to ask if they sent the email.

## Fake investment using Martin Lewis' name

Fraudsters have used very sophisticated



artificial intelligence technology to make a fake video of Martin Lewis (Money Saving Expert) inviting people to invest in a project backed by Elon Musk (Tesla cars), with high returns.

Martin Lewis has confirmed that he never endorses such schemes.

Remember, do not invest in schemes that appear to be endorsed by celebrities - they are almost always fake.

## Phishing surveys

We've had reports of surveys being sent by email or on social media, with the promise of a chance to win a popular item such as an air fryer.



The survey looks genuine, but it is designed to ask for certain information that fraudsters can then use to bombard you with spam emails or to steal your identity or bank details.

Never respond to survey requests out of the blue, unless you are sure it is genuine.

## COMING NEXT TIME

- Current fraud alerts

- Money muling

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

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