

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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...Against the Nation's Number 1 Crime Type.

According to the National Fraud Agency, fraud is now the number 1 crime type in England and Wales. It costs UK residents and businesses billions of pounds each year. Within the Cheshire Police Constabulary area, 6,135 people reported a total loss of £32 million to fraud in the last 13 months alone.

Yet, as a nation, we think differently about scams and fraud than we do about other crimes. If someone is burgled it is widely accepted that it's not their fault and the damage is understood and accepted. If it is a scam then people think the person has "fallen for it." We lose empathy for the victim and we don't think we would have fallen for it. We are overoptimistic and overconfident about our ability to avoid a scam. All this makes us more vulnerable to being a victim of fraud.

The Age UK Cheshire East Scams Awareness and Aftercare Project is proud to offer a range of services to counteract this way of thinking, in partnership with Cheshire East Trading Standards. Read on to hear how we've achieved this and how you, your friends, family and colleagues could benefit too.

We've Talked About Scams...

At the beginning of October, our Scams Awareness and Aftercare Team hosted a Scams Awareness Week across Cheshire East. Six events were held—online and in Congleton and Crewe—to raise awareness of scams and fraud with the public and those who support older people.



Thank you to John Dwyer, Police and Crime Commissioner for Cheshire, for funding the events and

opening the Congleton sessions. Mr Dwyer spoke of the importance of these sessions for us all, to raise our awareness of fraud to avoid becoming a victim of this crime.

The audience heard about doorstep crime, cyber crime, phone and postal scams. We learnt how we can all take simple steps to keep our information and money safe from fraudsters.

Sally Wilson, from the Age UK Cheshire East Scams Awareness Team, talked about how we can all be vulnerable to fraud, especially if we are distracted, bereaved or isolated. Sally encouraged us to look out for family and friends in these situations.

Mark Lodge, Cheshire East Trading Standards, talked about doorstep crime. Mark gave us some good advice about displaying a no cold caller sticker, getting a range of quotes and our right to cancel within 14 days of agreeing a contract. He encouraged us to report rogue traders to Trading Standards on 0808 223 1133.

We were treated to a look inside the mind of fraudsters from The Cooperative Bank's Bernie McEvilly. Bernie shared how these criminals play on our pre-wired instincts of



trust, respecting authority and not wanting to lose money, to put us under their spell. She shared how we can break this spell by being aware of these tactics, taking our time with any decisions and being a trusted person for family and friends to talk to about scams and fraud.

DC Andrew Kevan, Cheshire Constabulary Cyber Crime Team, gave a fast-paced talk about keeping our information safe online. He recommended two essential websites - www.internetmatters.org (settings controls) to limit who can see our information on social media, and www.haveibeenpwned.com to check if our passwords have been compromised. DC Kevan highly recommended we use 3 random words as passwords. There's more information at www.security.org.



Amit Kumar, from trueCall, shared how call blockers can block up to 95% of nuisance calls. These simple devices are easy to install bringing peace of mind. For older residents in Cheshire East, free call blockers may be available through the Age UK Cheshire East Scams Awareness and Aftercare Project.

Andy Burrows, Cheshire East Trading Standards, encouraged us to look out for changes in the mood or finances of our family and friends, as this could be a sign that they are a victim of fraud.

Thank you to all the speakers and the other organisations who were at the event - the Safer Cheshire East Partnership, Cheshire East Safeguarding Adults Board, Cheshire Fire and Rescue, Police Community Support Officers and Neighbourhood Watch.

Look out for similar events next year!

...And We Still Need To.

If you missed out on our scams awareness events last week, there's lots of other ways you can keep up to date. Our Age UK Cheshire East Scams Awareness and Aftercare Project offers a range of services across the whole of the Cheshire East borough to help older people keep safe from scams and fraud.

In the past three and a half years over 2,200 people have attended our scams awareness-raising sessions and more than 5,000 read this bulletin each month. We have supported almost 100 older people who have been a victim of fraud, to get back on their feet.

Here's how you, your family, friends and colleagues could benefit:

Group scams awareness sessions: Do you work or volunteer with people aged 50+? Or, maybe you are over 50 and belong to a group that meets regularly. Our Scams Awareness Champions can deliver a scams awareness-raising talk to you - in person or online. People leave these interactive sessions feeling more confident in spotting, avoiding and reporting scams and fraud. One person commented, *"It was really interesting, engaging and left us with a lot more knowledge than we had before we began."*



Individual scams awareness sessions: Perhaps you don't belong to any groups but would like to know more about how to keep your money and information safe. You may have certain questions that we haven't answered in these bulletins about your personal situation. Or, you may have a friend who would benefit from knowing more. We can visit you at home, or somewhere else that's convenient for you, and talk through how you personally can protect yourself from scams and fraud. Everyone we visit gets a free goody bag of information. People have said that these sessions are, *"Really useful. The information in the bag has really helped. It prewarns you of what to look out for."*

Nuisance call solutions: If you are receiving a lot of nuisance calls, we can visit you and discuss whether a trueCall call blocker would be a suitable solution for you. We are part of a national Age UK and trueCall partnership, where we can apply for a free call blocker in certain circumstances. Clients who have had a call blocker fitted have reported a dramatic drop in the number of nuisance calls they receive within a few days.



Victim support and aftercare: We hope that you never become a victim of fraud. But, if you do it is important to get help as soon as possible. We understand that you may feel embarrassed, upset or frightened. Our experienced team can provide practical advice and emotional support. We can help with the practicalities of changing passwords, fitting call blockers and helping you to talk to your bank. We can be a listening ear for you to talk through how you are feeling. Together, we can explore why you were vulnerable to the scam at that time and how we can change things so you as less likely to be a repeat victim.

To use any of these services, please call us on 01625 612958 or email us at enquiries@ageukce.org.

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

Offers of fake RAAC surveys

The Chartered Trading Standards Institute has reported an increase



in people claiming to be experts on the RAAC reinforced concrete. They are knocking on people's doors offering a survey to identify the concrete in people's homes - for a fee of hundreds of pounds.

Fraudsters often play on events in the news to try to exploit us.

As with anything to do with your home, follow our top tips to avoid rogue traders from previous editions and never deal on the doorstep.

Landline phone users watch out!

UK telephone providers are moving customers from analogue landlines to digital technology. The programme is expected to last until 2025.



The service is free of charge. But, fraudsters have been calling people impersonating their landline provider and asking them for bank details to complete the switch over.

Your landline provider doesn't need to ask for your bank details

If you get such a call - hang up, wait for the line to clear then contact your phone provider to let them know.

Evri parcel text and bank account scam

A local resident received a call pretending to be their



bank, saying there was suspicious activity on their account and instructing them to move their money to a safe account.

The fraudsters asked the resident if they had recently responded to a message from Evri delivery company about a parcel delivery. The resident had, as they had been expecting a delivery.

The resident realised that the Evri text was a scam and was linked to the call. They terminated the call and kept their money safe.

Recovery scams

In their recent round-up, Which? are warning people to be wary of anyone



contacting them saying they can help them recover money they have lost in a scam.

Fraudsters pose as companies that can recover your money, but often they are the original scammers posing as someone who can help. The common feature is that they ask for an upfront fee to process your claim.

If you have been a victim of fraud, never engage with these offers of help. Tell your bank and the police what has happened.

Coming Next Time

- Current fraud alerts

- Festive frauds

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

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