

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

### In this update:

Festive frauds...  
Page 2

...and how to  
avoid them  
Page 3

Current frauds  
Page 4

# Festive Frauds

## Our Advent Calendar of Festive Frauds ...and how to avoid them.

Although it's only November, Christmas will soon be upon us. We all look at Christmas in different ways, but we can guarantee that fraudsters look at Christmas as a way to steal our money or information.

According to the National Fraud Intelligence Bureau, shoppers lost over £10 million to cyber criminals during last year's festive shopping period. Older people are not the only age group targeted. Younger people, aged 16 to 34 are also at significant risk of fraud.

So this is your chance to quiz the younger people you know about how many of these festive frauds they're aware of, to keep the whole family safe from scams and fraud.

**REMEMBER!** Our Scams Awareness Team offer the following services to anyone aged 50+ living in Cheshire East:

- This monthly bulletin direct to you inbox
- Group scams awareness talks
- Individual scams awareness advice
- Call blockers for nuisance calls
- Support for victims of fraud

Contact us on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org) for more information.

Just like Christmas, festive frauds come around each year. Here are some to look out for this year, as well as those in our [November 2020](#), [December 2021](#) and [November 2022](#) bulletins.

**E-cards:** Fraudsters send Christmas cards by email. But, if you click on them, they may infect your device.



1

**Befriending fraud:** Christmas can be a lonely time for many. Fraudsters prey on this and strike up conversations online or face-to-face. Then, after a time, they ask for money.



2

**Online purchase scams:** If you can buy it, there's probably a scam for it. Criminals set up fake websites and send emails and texts advertising goods that aren't what they seem or simply don't exist.



3

**Parcel delivery scams:** We often expect more parcel deliveries at Christmas. Fraudsters send fake text messages and emails asking for a small amount for re-delivery. All they want are your bank details.



4

**Special offers:** We all love a bargain, but criminals pose as well-known retailers, from Amazon and M&S to John Lewis and Asda, advertising free gifts and special offers.



5

**Family requests:** Criminals know we want to help family. So, they send WhatsApp and text messages saying "Hi mum" or "Hi dad" fraudulently asking for money e.g. money for bills or for presents.



6

**Charity fraud:** Many people donate to charity at Christmas. So, fraudsters contact people posing as local, national or international charities. Not only do you lose your money, they also have your bank details.



7

**Bank impersonation:** Bank cards are used a lot at Christmas, so we can forget what we've bought. Criminals pose as your bank, reporting "suspicious activity" to lure you into moving money to a safe account.



8

**Fake requests for gift cards:** Criminals pose as your friends and family to send emails asking you to buy gift cards for a family member. They ask for the code on the card, to pass on, and then spend the money.

9

**Ticket scams:** Tickets to an event or show are great Christmas presents for all ages. But, criminals set up fake websites and social media accounts to offer tickets that turn out to be non-existent.

10

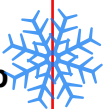
**Online selling sites:** Legitimate sites such as Gum Tree and Facebook Marketplace are targeted by fraudsters posing as genuine sellers, offering non-existent goods.



11

**Our advent calendar has a twist - instead of 24, it's 12 add 12! Now you've spotted the frauds, take a look at our 12 solutions to keep you, family and friends safe from fraudsters.**

12



**Never click on links in texts or emails.** If you've been sent an e-card, hover over the sender's address to make sure it's one you recognise as a contact or an official company address.

1

**Never send money to people you haven't met in person.** If someone(online or in person) asks you for money or to buy goods for them, and you don't want to, it's okay to say no.

2

**Check if a website is genuine.** Go to [www.getsafeonline.org/checkawebsite](http://www.getsafeonline.org/checkawebsite) and type in the whole website address you've been given. It will tell you whether the site is legitimate or a scam.

3

**Never give your personal or bank details** by clicking on a link in an email or text to get a parcel delivered. Independently contact the courier firm to see if there is a parcel waiting for you.

4

**If an offer is too good to be true, it usually is!** Don't be tempted to respond to limited offers from out of the blue. Check with the genuine companies about their Christmas offers.

5

**Pick up the phone!** Call the person on a number you already have for anyone who contacts you to ask for money to help them out. Chances are, it wasn't them asking for help. And if it was, you can get the full story.

6

**Contact charities** yourself if you want to donate at Christmas, rather than responding to requests out of the blue.

Don't be pressured on the doorstep to donate to charities.

7

**Put the phone down** if you receive a call saying it's your bank querying transactions on your account. Wait for the line to clear and call 159 to speak directly to your bank's fraud department.

8

**Contact family and friends** if you received a request from one of your contacts asking you to buy gift vouchers on their behalf. Call them and speak to them directly to ask if they made the request.

9

**Only buy tickets from genuine websites and sellers.** Never buy tickets on social media. Don't be tempted by the sense of urgency and scarcity in adverts for tickets.

10

**Don't pay for items by bank transfer.** Wherever possible, pay on a credit card, as it's easier to get your money back if something goes wrong. Never pay for items that you've not seen.

11

**Long after the wrapping paper** has been thrown away, keep checking your bank statements and query any unusual transactions.

12

25

**We encourage everyone to report fraud.**

Forward suspicious emails to [report@phishing.gov.uk](mailto:report@phishing.gov.uk), and texts to 7726.

If you have lost money or given out account details, report it to Action Fraud and your bank.

For doorstep crime, call the police on 101.

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

## Social Media Scams

A local community Facebook page has been targeted. Posing as organising a new monthly antique, craft and food market, fraudsters asked interested parties to reserve a stall by sending money via PayPal. There was no market. Fortunately thanks to quick action by the Facebook administrator the advertisement was shut down.



PayPal scammers manipulate us by creating an urgency, to reserve our place, and impersonate legitimate organisations so we believe the payment is real. Be vigilant when making online payments.

## Fake QR codes

Our staff and volunteers have reported QR codes on car parking payment meters, in restaurants and for gym membership as being fake. As we rush to pay for parking, order a meal or sign up to get healthy, we could be unknowingly signing up to a monthly subscription for something we don't want.



Try to take your time to check that the website you are directed to is the one you were expecting and genuine.

If you are directed to a list of websites, scroll down past the sponsored ones at the top to the genuine website further down the list.

## Cost of Living payment scams

The Government has issued a warning about the Department for Work and Pensions (DWP) £300 cost of living payment which is set to be paid into people's accounts automatically before 19<sup>th</sup> November 2023. The money is for people who receive certain benefits on the qualifying dates, including pension credit.



You do not need to apply for the payment. So, any call, text, email or letter asking for your bank or personal detail to get the payment is a scam.

## Celebrity romance fraud

The police are warning people about the dangers of fake celebrity profiles on social media.



Fraudsters set up these profiles to pose as the celebrity, to strike up a conversation with fans. They then persuade them to send money to buy a pass to meet the celebrity or for exclusive merchandise. Some have been duped into believing they are in a genuine friendship or relationship with the celebrity.

Remember, never send money to someone you've not met in person. Only use official fan websites.

## Coming Next Time

- Current fraud alerts
- Energy frauds

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

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