

# SCAMS AWARENESS UPDATE



## Older Persons Scams Awareness & Aftercare Project

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## When Winter Bites in More Ways than One

### Energy frauds, and how to avoid them.

December marks the beginning of winter for weather watchers. And this year, it started with a cold snap. While we're working hard to keep our homes and ourselves warm, fraudsters are working to use the cold weather to steal our money, or personal or financial information.

Last year, National Trading Standards reported that fraudulent calls offering energy-saving products increased by 84% between August and September. With 64% of adults considering or starting energy efficiency schemes, many of us are vulnerable to an energy scam.

And it doesn't take much - 24% of adults reported losing just £100 to a scam would put them into financial crisis.

So, get yourself a hot drink and read on to see how to spot, avoid and report energy scams to keep your money safe this winter.

**REMEMBER!** You can get more information about scams awareness for yourself, family, friends or groups you belong to from our Scams Awareness Team. Contact us on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org) for more information.

**Energy frauds come in many ways.** It may be a phone call, email or text message. Online, you may be directed to a fake website or a pop-up advert may appear. And technology doesn't need to be involved - fraudsters still post letters and knock on doors. Anyone who has a front door, phone, laptop, tablet or computer can be vulnerable to energy frauds.

**Here are some to look out for:**



**Energy provider or regulator impersonation:** You are contacted by someone saying they are your energy provider or the energy regulator Ofgem. They tell you they can get cheaper energy for you, or that you're due a refund. All they need are your bank details to complete the transaction. They are very persuasive with their offer, so you forget that, if they are your energy provider, they should already have your bank details. And, Ofgem are the regulator, so do not provide cheaper energy or give refunds.

**Energy support scheme:** Last winter, every household received £67 a month from October 2022 to March 2023 (£400 in total) to help with fuel bills. This scheme ended in April 2023. But, criminals are still contacting people saying they are eligible for the scheme. They then request bank or personal information to complete the application.



If you are contacted about this scheme, it is a scam!



**Energy efficiency improvement frauds:** Everyone wants to pay less on fuel bills. One way is to improve the energy efficiency of your home. For example, you could improve your loft or cavity wall insulation or have a more efficient boiler fitted.

Fraudsters play on this and contact us to offer these home improvements. They do their homework and research your property by looking at your energy performance certificate (EPC), which is available online, to offer specific advice. They often say they are linked to a local council or energy saving organisation.

At best any goods or services they offer are of poor quality. At worst, they are phishing for your financial or personal information to commit fraud or to arrange a home visit to survey your home for a potential burglary opportunity.

**Energy improvement grants:** The world of energy improvement grants can be a confusing one. Grants do exist, but they change from time to time and have certain criteria. They are not available for everyone.

Fraudsters take advantage of this and offer to apply for grants on your behalf. This is so they can obtain your financial and personal details or can offer you free boilers, insulation and installation but then charge you, as you are not eligible for a grant.



**So, to keep warm and keep the lights on** this winter, without having your money stolen by fraudsters, here are our top tips for avoiding energy scams:



**Never be rushed** in to making a decision, especially if there is a time limit on what is being offered. Better to pay a couple of months of higher bills, than to have your money stolen.



**Just because someone** knows information about you or your home, it doesn't mean they are genuine. They can get information that's publicly available.



**Contact your energy provider** independently if you've received a call or message offering cheaper energy or a refund.



**Ofgem will never** ask you for personal or financial details, and your energy provider has them already, so won't ask you to confirm them.



**Use reputable comparison sites** to check you are on the best possible energy tariff. Then, if you are contacted about a "great deal", you'll know it's too good to be true!



**Do your research** about any energy improvements you are considering. Get a range of quotes from reputable companies who understand the business.



**Contact the [Energy Saving Trust](#)** online, or call Simple Energy Advice on 0800 098 7950 for free home energy efficiency advice and to see what's available for you to make your home more energy efficient.



**If you receive certain benefits**, including Pension Guarantee Credit and Pension Savings Credit, contact [LEAP Energy Advice Service](#) online or on 0800 043 0151 for a free energy advice home visit. They can provide simple and effective ways to save energy.



**In Cheshire East**, contact Cheshire East Council to see which energy grants you may be eligible for - [warm@cheshireeast.gov.uk](mailto:warm@cheshireeast.gov.uk) or 0300 123 5017 (select option 4).



**Book a "Warm Homes" visit** with Age UK Cheshire East, if you live in the northern part of the Cheshire East borough. An adviser will work with you to maximise your income by making sure you've applied for all the financial support you're entitled to, so it's easier to pay your energy bills.

## Please report energy fraud

**Forward** any suspicious emails you receive to [report@phishing.gov.uk](mailto:report@phishing.gov.uk).

**Forward** suspicious texts to 7726.

**Report** rogue traders to Citizens Advice on 0808 223 1133.

**Contact** Action Fraud and your bank if you have lost money or given out account details.

**Your information may be the last piece of the jigsaw for a police investigation.**

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

## Facebook Marketplace fake vehicle sales



Which? have reported a 74% increase in vehicle-buying scams in the first half of this year - most of them on Facebook. The fraudster advertises a non-existent vehicle, using fake photos. Then they ask for a deposit or the full amount by bank transfer. The vehicle never arrives and they have stolen your money and your bank details.

Remember - never pay for items you have not seen in person by bank transfer. Complete checks with the seller's vehicle log book and don't be pressured into paying a deposit.

## Roofing rogue traders



With the winter weather, it's the time when fraudsters go door-to-door saying they've noticed something wrong with your guttering or roof. They offer a repair at a low price, but it quickly increases, with them often saying the job is urgent. Our colleagues at Cheshire East Trading Standards see a rise in this type of crime every year.

Never engage with traders who knock on your door out of the blue. Always get a range of quotes and take your time to choose a trader.

Report rogue traders to Citizens Advice on 0808 223 1133.

## Romance fraud



In Cheshire East, we've recently seen a rise in the number of older people asking for support after being a victim of romance fraud. At this time of year, many people feel lonely and isolated, so are more vulnerable to being befriended online or face-to-face.

Talk to family and friends about how romance fraud exists. Look out for people you know who may be lonely and support them to join in activities to make them feel loved and valued.

If you want support as a victim of romance fraud, contact us on 01625 612958.

## Illegal money lending



Christmas can be an expensive time of year. If money is tight, you may be considering getting a short-term loan.

But watch out for illegal money lenders (loan sharks). Many loan sharks pose as a friend who is happy to "help you out" for a while. The next thing you know, you owe hundreds of pounds in interest.

Don't be afraid to say "No" to someone who offers you money. If you become a victim of an illegal money lender, contact the national help team on 0300 555 2222.

## Coming Next Time

- Current fraud alerts
- New year - the new language of fraud

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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