



# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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## This is a cute cat...

### ...but beware of the copycat!

As the roadmap out of lockdown moves on, and travel restrictions ease, we may be looking towards putting our car back on the road or going abroad. Also, over the past eighteen months many older people have begun to use the internet for government services such as renewing their driving licence.

Unfortunately, scammers take advantage of this through copycat websites. These often look similar to official sites but charge a fee for something that may be available for free, or for a much reduced amount. We tackle this on pages 2 and 3, so that we can be aware of exactly what we're paying for.

Last month, we asked for your feedback about this bulletin. There's still time to complete the survey by following this link, [Scams Awareness Bulletin Survey](#), to share your thoughts. If you receive a printed version of the bulletin, we include a paper copy of the survey with this issue. We really do want to hear your comments.

Remember, if you're a member of an older people's interest group in northern Cheshire East, get in touch to arrange a free scams awareness session. Contact Sally Wilson at [sally.wilson@ageukce.org](mailto:sally.wilson@ageukce.org) or 01625 612958 / 07932 999902.

When you search online for a service such as renewing your driving licence or applying for a passport, along with the sites for the official providers of these services, such as the Home Office or DVLA, there are a number of other online companies which will offer to help you with services such as these.

These copycat sites often have a similar look and wording to the official sites but will add an extra charge on top of the usual price for their help.

**We searched “driving licence renewal”.**

**The four adverts that appears at the top of the search were all sites that charged a processing fee (up to £80) to renew an over 70s drivers licence. On the government official website this can be completed without a processing fee. The official site did not appear until after the adverts.**



Here are some of the most common transactions copycat websites charge fees for:



Driving licences, including changes of name or address and licence renewal at aged 70+.

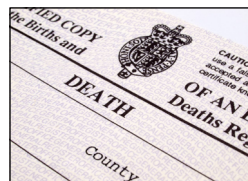


Car Tax or declaring a vehicle off-road (SORN).

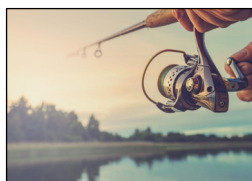
**Driving related copycat websites are those most commonly reported to Citizens Advice, including from residents in Cheshire East.**



Self-assessment tax returns.



Copies of birth, marriage and death certificates.



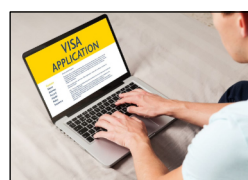
Fishing licences.



Applications for a new passport or renewal.



Global Health Insurance Card (GHIC).



Foreign travel documents, including Visas and Electronic System for Travel Authorisation.



Copycat websites are not illegal. However, cunning copycats analyse internet searches for keywords people use to search for driving licence renewals, passports etc. They then pay to be listed at the top of the search results pages, above the official government search listings, for those words.

Unsuspecting people are more likely to click on results at the top of the page, so may end up being charged for something they may be able to do themselves for free.

Therefore, it pays to be copycat savvy to avoid paying for an unwanted processing service.

## Here are some top tips to think about:



**For documents** issued by a government agency, start by entering [www.gov.uk](http://www.gov.uk) into the address bar at the top of your internet page. This will take you straight to the official site and cut out the copycats. This is for all the documents mentioned on page 2.



**Search for** what you're looking for in the search box of [www.gov.uk](http://www.gov.uk) e.g. passport renewal, over 70s driving licence, GHIC etc. Click on the results within the [www.gov.uk](http://www.gov.uk) page.



**If you** search for a document renewal/application outside of [www.gov.uk](http://www.gov.uk), be wary of the adverts at the top of the search results. Scroll down to find the official site you're looking for.



**For any** websites outside of [www.gov.uk](http://www.gov.uk), check the page for any disclaimers such as *"Please note we are in no way affiliated with the government of the United Kingdom or the DVLA (Driver and Vehicle Licensing Agency). We are a third party processing agency that charges a service fee for additional benefits"*.



**If making** a payment or sharing personal information, make sure the website is secure by looking for the closed padlock in the address bar.



**Never click** on adverts on social media for renewing or applying for documents. Scammers use your internet searches to place adverts on social media.



**Never click** on links in unsolicited emails or texts inviting you to renew or apply for documents. Always go independently to [www.gov.uk](http://www.gov.uk).

We encourage you to report a misleading or copycat website to the [Citizens Advice Scams Action Service](#) or call them on 0808 250 5050.

Here are a few of the current scams our volunteers, partners and readers have alerted us to:

## Ghost insurance brokers



These fraudsters sell fake or invalid car insurance policies. Victims are sold fake

documents for a policy that doesn't exist, or for a genuine policy that's been set up using false details, such as a different date of birth, postcode or driving history, to lower the price of the premium. Sometimes a policy is set up but cancelled soon after.

The first the victim knows is when they make a claim on the policy.

Always be cautious of offers out of the blue, either in person, online or over the phone. Be proactive in contacting companies and check every detail of any new insurance.

## ECO 3 energy improvement grant scam



This obligation on certain energy providers is to make houses more energy efficient.

It runs until 31 March 2022 and is focused on customers with lower incomes who are considered to be in vulnerable situations or living in fuel poverty.

Only certain companies offer ECO 3. However, scammers are taking advantage and sending letters to people saying they are authorised. It's always best to contact your own energy supplier to see if you are eligible for any support with energy efficient improvements.

Another scheme, the Green Homes Grant, is now closed to new applications, so if you receive an offer about it, it's a scam.



## NHS Covid pass scam

An NHS COVID Pass shows your coronavirus vaccination details or test results. You may need it to get into events or to travel abroad.

Scammers have been sending emails asking people to click on a link to receive their COVID pass. This is a ploy to steal your data or financial details.

The NHS COVID pass is free. You can get it by applying on the [NHS COVID pass](#) website or by calling 119.



## BT, Virgin Media and Santander Phishing scams

People are still receiving emails from scammers impersonating broadband or TV programme providers or banks. They all have a different excuse for sending the email, but they have one thing in common - they all ask the recipient to click on a link to avoid their accounts being frozen or cancelled.

Remember, it's always best not to click on links and much better to contact the company independently to see if they have tried to contact you.

## COMING NEXT TIME

### • Current scams

### • Home improvement scams

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