

BE SCAM AWARE

Tricks of the Trade

Derbyshire Scam Watch is a project funded by the Police & Crime Commissioner for Derbyshire. The aim is to raise awareness of the potential harmful effects of mass-marketing, and support where potential scam/fraud victims are identified.



TELEPHONE SCAMS



Many of us would rather not receive unsolicited telephone calls, whether from genuine business or scammers. You can reduce the number of sales and marketing calls you receive by joining a free register provided by the Telephone Preference Service (TPS).

Spam Texts

Spam text messaging is on the increase. The messages are often about reclaiming a pension or debt management. Never respond to a spam text and always delete it. If you're receiving unwanted marketing texts you can report them on the Information Commissioner's Office by calling 0303 123 1113, or visiting www.ico.org.uk. You can also report unwanted texts to your mobile phone provider.

Remember, you don't have to get into a discussion over the phone with anyone. Never give out personal information, such as bank or credit card details.

Keep your business your business. Just say "No thank you, I am not interested" then hang up.

DOORSTEP SCAMS



Bogus tradesmen, door-to-door sales or doorstep fraud involves fraudsters trying to scam you after knocking at your door.

Door-to-door frauds can take many forms, including:

- pressure selling
- overpriced or substandard home maintenance or improvements
- phoney consumer surveys
- bogus charity collections

How do I avoid being scammed ?

- Always ask for identification before letting anyone you don't know into your house.
- Check credentials, including a permanent business address and landline telephone number. The mobile phone numbers given on business cards are often pay-as-you-go numbers which are virtually impossible to trace.
- Don't sign on the spot – shop around. Get at least three written quotes to make sure you're not being ripped off.

MAIL SCAMS



Mail scams make fraudulent claims to try to con you out of your money.

The following are common types of mail scams:

Lotteries / Prize Draws

You may be told that you've won a large sum of money or a prize and asked to pay an administration fee before you can collect it. Often you won't remember entering a lottery – this is likely to be because you haven't entered one and it's a scam. The prize is either non-existent or worth very little. You might be asked for further payments or to call a premium rate number before this becomes clear. A genuine lottery won't ask you to pay a fee to collect your winnings.

Junk Mail

Junk mail is unsolicited mail advertising products and services. While the consequences of receiving it aren't as serious as scam mail, it can be irritating.

Companies in the UK are required to follow certain rules when sending out direct marketing. By registering with the Mailing Preference Service you can have your name taken off most direct mailing lists, although the service does not cover mail that is unaddressed, addressed to 'The Occupier' or originates overseas.

How do I avoid being scammed?

If you receive a scam letter, ignore it and throw it away or drop it off at your library for disposal. Never reply to these letters. If you do, your details could be circulated to others running similar schemes and you could end up being bombarded with scam mail.

E-MAIL SCAMS



Common signs that an e-mail is a scam

- the sender's email address doesn't match the organisation's real website address
- the e-mail uses a general greeting like 'dear customer' instead of your actual name
- there's a sense of urgency, e.g. threatening to close your account if you don't act immediately
- there's a link that may look similar to the proper address but is in fact slightly different and will take you to a fake website
- you're asked for personal information, such as your username or password.

How to avoid being scammed by email

- Always be vigilant when receiving or responding to e-mails
- Never open e-mail attachments from people you don't know or click links within the e-mail, as they will often carry a virus and can infect your computer
- Never reply to scam e-mails, even to say 'no' as it will let the sender know that your e-mail address is active and it's likely to encourage them to send more e-mails
- Ensure that your e-mail account is set up to filter spam
- Do not make purchases or charity donations in response to spam e-mail
- Don't click on 'remove' or reply to unwanted e-mail
- Banks and other financial institutions will never ask you for your personal information in an e-mail.
- Most e-mail accounts can be set up to block spam (i.e. unwanted e-mails), so check your settings or the help pages of your e-mail account.



If you are under 55 you normally can't legally access the money in your pension scheme. There are only rare cases where it's possible to do this, such as if you're in very poor health.

Once you reach the age of 55 you can consider accessing your personal pension and this is what fraudsters are after!

There are different types of pension scam but they can all lead to you losing a lifetime's worth of savings in a moment.

How do I avoid being scammed?

- Never give out financial or personal information to a cold caller
- Check the credentials of the company and any advisers – who should be registered with the Financial Conduct Authority
- Speak to an adviser that is not associated with the deal you've been offered, for unbiased advice
- Never be rushed into agreeing to a pension transfer.

You can report your suspicions about any scam to the Citizens Advice consumer helpline who share information with Trading Standards

- Citizens Advice Consumer Helpline **03454 04 05 06**
- Stop unwanted telephone calls with the Telephone Preference service **www.tpsonline.org.uk**
- Stop unwanted unsolicited direct mailings **www.mpsonline.org.uk**
- If you are looking for a trader you can trust search here **www.derbyshire.gov.uk/community/trusted_trader/**
- For useful tips about staying safe online **www.getsafeonline.org**
- To report fraud and internet crime **www.actionfraud.police.uk**

