

Friends Against



#ScamAware

www.friendsagainstscams.org.uk

About the National Trading Standards Scams Team

NATIONAL TRADING STANDARDS

Scams Team



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About Friends Against Scams

‘Take a Stand Against Scams.’



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Who is who in Friends Against Scams?

Friends

SCAMchampions

SCAMBassadors

Organisations



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Why is learning about scams important?



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Scams

What's the problem?

Oxford Dictionary Definition

A 'Scam' is a trick, a ruse,
a swindle, a racket'
Its nearest synonym is

'FRAUD'

**No matter what type of
scam, it is important to
remember that ALL
scams are**

CRIMES

**To get victims hooked
and responding to
scams, criminals rely
on...**

Loneliness
Vulnerability
Social Isolation
Shame

and...

**The fact that people don't
REPORT that they have
been scammed**

**ONLY 5% of these
CRIMES are reported**

The average age of a scam victim is 75, showing that criminals tend to prey on older and often more vulnerable members of society.

**Anyone can be a scam
victim**

**Criminals are experts at what
they do and no one should be
ashamed of falling victim.**

**Once a victim has
responded to a
scam...**

**...their personal
details are repeatedly
shared and sold on...**

**...and criminals will
use this information
to relentlessly target
them.**

**Scam victims
SUFFER IN
SILENCE**

**Victims are often
lonely and the
criminal is the only
'friend' they have.**

**Leading to situations
like these...**

Letter from a victim to a criminal

I owe you more than 100 apologies for not writing and enclosing your fee immediately, the main reasons being:-

① I lost my telephone and address note book 4 weeks

“By the way I never have enough cash at this time in the month, I am really now wondering when I will ever have any win.”

the return envelopes, that would save time!

yours faithfully,

P. e. Hill (w.)



Scam victim's house.

Letter from a victim to a criminal

Dear Sir or Madam.

Only just read your letter today - I have been ill. time alone and unable to go out and not able to answer your letter - 'SO SORRY' - so, if I am not too late, please can we start again? will you write me again? and I'll send you the £30

**“So sorry, so if I’m not too late,
PLEASE can we start again?
Will you write to me again and
I’ll send you your £30?”**

**Leaving the victims
to feel like this...**

**“I get up, I wait for the post, I
sort it, I go to bed.
What else have I got? I might as
well be dead.”**

**“I hope I win, so I can move to a
home. I want someone to talk
to.”**

**“I don't get out, because I'm
frightened. These letters are all
the company I ever get.”**

One victim was found to have been receiving 30 pieces of mail and 10 phone calls per day.

It was later discovered she had lost over £1 million.



Doorstep scams victim being escorted to the bank

The stress and pain of victimisation often results in depression, isolation from family and the deterioration of mental health.

**In some cases,
victims have
attempted to, or
taken their
own life.**

**These victims are not
going to win or receive
the millions of pounds
that are 'waiting' for
them...**

(for a small fee)

**As you can see,
the problem is
immense**

**Scams cost the UK
economy between
£5-10 billion a year**

**By talking about
scams and
highlighting the scale
of the problem...**

**...we can take away
the shame and
prevent people from
becoming a scam
victim.**

**Together we can
TAKE A STAND
AGAINST SCAMS!**

Types of scams

Postal
scams

Telephone
scams

Doorstep
scams

Online
scams



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Postal Scams

A victim in Yorkshire added together all the alleged winnings from postal scam mail and over a six month period she would have won £2.8 million.

Lottery or Prize
Draw Scam

Catalogue
Scam

Clairvoyant
Scam

Inheritance
Scam



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Would you respond?

Customer's 1st name is used in the letter to make it personal.

Fake testimonials or money back guarantees to make offer seem genuine.

Letter is written to put people under pressure to reply.

GUARANTEED ALLOCATION TO THE IDENTIFIED RECIPIENT **CONSIGNMENT DECLARED** NOTIFIED ALLOCATION FORM
RECIP:// [REDACTED]

NOTIFICATION OF WIN TO A RECIPIENT FORMALLY IDENTIFIED BY THE ALLOCATION DEPARTMENTS

OFFICIAL ALLOCATION FOR HANDOVER OF A CHEQUE

by our Special Commission, it has been formally established **that a single NUMBER has been allocated to the GRAND RECIPIENT of the Cheque for 147,000.00 Pounds.**

The Personal Number allocated to [REDACTED] It's confirmed! This **UNIQUE NUMBER THAT IS ALREADY A RECIPIENT UNDENIABLY** belongs to you.

Address for dispatch of a Signed Cheque [REDACTED]

Minimum time period for sending your Winnings (see procedures appended hereto)
You can receive your Signed Cheque at your home within a few days!

Amount of the 1st Prize Cheque coming to the Grand Recipient
a Cheque for £147,000.00

Confirmation of the Winnings already definitively acquired:
As your Personal Number is referenced as a Recipient [REDACTED]
this Signed Cheque is indeed for you.

THIS OPERATION IS CARRIED OUT BY A SPECIAL COMMISSION, IN ACCORDANCE WITH THE DRAW AND SUBJECT TO THE RESCUE CHANGE POLICE SAVING THE NUMBER IS SIGNATURED BY THE GRAND SECRETARY OF THE PRIZE OFFICE. WITHIN THE TIME-CALL, WOULD SUBSEQUENTLY ALLOW US TO MAKE THE OFFICIAL ANNOUNCEMENT.

IN ORDER TO MAKE IT EASIER TO SEND YOUR SIGNED CHEQUE, PLEASE ENSURE THAT THIS NUMBER [REDACTED]

"Yes, I [REDACTED] thanks to your Number [REDACTED] you really are a recipient of a Bank Cheque for 147,000.00 Pounds. Yes, all this money must be yours. Congratulations!"

FIGURES CLEARLY ON ALL YOUR CORRESPONDENCE.

CONFIRMATION OF STATUS
Dear [REDACTED] please be assured by these documents that your status will not be questioned after verification. You have UNDENIABLY been declared the RECIPIENT of a Signed Cheque!
Furthermore, thanks to your Personal Number [REDACTED] which has actually been allocated to you, you can, if applicable, claim the Bank Cheque for 147,000.00 Pounds in just a few minutes. Simply follow the instructions.

MONEY DISBURSEMENT DEPARTMENT
1 Cheque for 147,000.00 POUNDS CERTIFIED

Personal Number: [REDACTED] Amount of the 1st Prize Cheque: **147,000.00 Pounds**

In words: **ONE HUNDRED AND FORTY-SEVEN THOUSAND POUNDS**

Identified address of this document: [REDACTED]

Specimen is not valid - used subject to draw - SPECIMEN: This is not a

mm. 50110

PO Boxes are used instead of full postal addresses.

Often says to keep their winnings a secret.

Requests money first before getting prize.

Made to look authentic with directors name, picture and signature.

Telephone Scams

In a recent project, whereby call blocker devices were installed in the homes of those experiencing scam and nuisance calls, 95% of the applicants who previously felt threatened or scared by scam or nuisance calls no longer felt this way.

Impersonation
scam

Service
interruption
scam

Pension scam

Tech support
scam



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Mr G's story



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Doorstep Scams

You are legally entitled to a 14 day cooling off period for contracts made in your home.

Doorstep Callers
(Rogue Traders)

Bogus Callers
(Distraction Burglary)



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The twin's story



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Online Scams

53 per cent of the population now view online crimes as seriously as 'physical world' crimes, destroying the notion internet fraud is 'faceless' and of less importance than other offences.

Romance scam

Phishing

Pharming

Social media
scams



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Would you respond?

 GOV.UK

HM Revenue Customs

Income Tax rates and Personal Allowances

Dear TaxPayer ,

You are eligible to receive a refund of up to 425.58 GBP.
In order to do so, you are required to submit an official claim application using the information you have registered with us.

[Claim your tax](#)

Note:

If you will not complete the refund form now , you will not be able to claim your annual tax refund online

HMRC Customer - Secured E-mail -

Best Regards, Luke Sullivan.

Why you got this email

You registered for a refund Government Gateway.

From HMRC Government Gateway

Not addressed
to you

No reference
number

Hyperlink
leading to a
phishing
website

No
explanation of
the refund

Not official
email address

Sense of
urgency

How to **spot** a victim...



Postal Scams

- Post office
- Mail
- Stamps
- Cheque books
- Products
- Free gifts



Telephone Scams

- Phone calls
- Payments
- SMS messages
- Friends
- Helpful caller
- Opportunities



Doorstep Scams

- Poor quality
- Unnecessary work
- Fearful
- Pressure
- Cash withdrawals



Online Scams

- Suspicious emails
- Final demands
- Refunds
- Online relationship
- Payments

Financial hardship and / or self neglect



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Anyone can be a scam victim.



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Consequences of falling for scams...

Increased debts

Poor mental, physical or emotional health

Attempt to, or take own life

Damaged relationships

Repeat victimisation

More likely to end up in care



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Techniques used by the criminals

Criminals are experts at using befriending and grooming techniques to lure their victims.

They start like this

Appearing legitimate

Helpful

Friendly

Charming

and quickly move to this

Persuasive

Persistent

Threatening

Aggressive

Intimidating



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Take Five – Protect yourself

Criminals are experts at impersonating people, organisations and the police. They spend hours researching you for their scams, hoping you'll let your guard down for just a moment. Stop and think. It could protect you and your money. www.takefive-stopfraud.org.uk



STOP

Taking a moment to stop and think before parting with your money or information could keep you safe.

CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

PROTECT

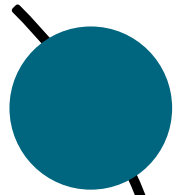
Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.



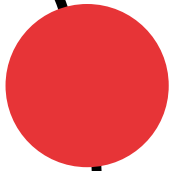
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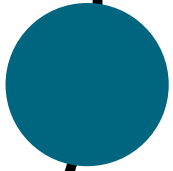
Helping friends and family



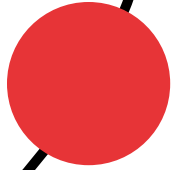
Contact their bank straight away – they may be able to stop a payment or recover some money.



Talk – if you suspect that someone is a victim, you should try to talk to them. Take time to listen and don't judge them.



Report – if you become aware or suspect a scam, you can report your concern to Action Fraud.



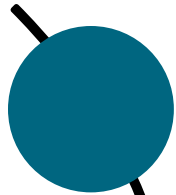
Seek further help – you can get further help and advice from the Citizens Advice Consumer Helpline.



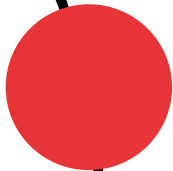
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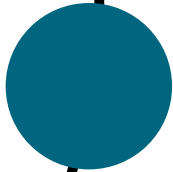
Call blocking



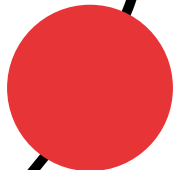
Protect from scam and nuisance calls



Allow trusted callers to get through



Research shows that simply being in receipt of these calls can have a negative effect on wellbeing



There are a variety of products available to suit individual needs



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Scam Marshal

- Scam Marshals send in their scam mail to the investigations team (Freepost)
- They can talk to family and friends about the good work they do to help raise awareness
- The investigators use their mail to help disrupt and prosecute the criminals
- They help to take a stand against scams – sign up today if you think you can help



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Reporting and advice

England and
Wales

For advice on scams, contact
Citizens Advice Consumer Service

0808 223 1133

To report a scam, contact

Action Fraud

0300 123 2040

If you have lost money, **contact your bank.**



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Congratulations!

You are now a
Friend Against Scams.

Make a pledge and
turn your knowledge
into action.

Thank you for joining us today

Visit us online for all the latest news and information about Friends Against Scams:

www.friendsagainstscams.org.uk



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