

Scams Awareness Month

July 2016

**citizens
advice**



Chartered Trading
Standards Institute

Introduction

Thank you for your interest in Scams Awareness Month. This briefing gives some background to the popular and important consumer awareness campaign which takes place throughout the month of July.

Citizens Advice has worked closely with the Consumer Protection Partnership¹ (CPP) on the organisation of Scams Awareness Month and prioritising work in areas that cause most harm to consumers.

You will find key messages about scams, some suggestions for activities, information on current scams and useful contact details for consumers. There are also suggestions for finding out more about scams.

This pack will be complemented by online resources for campaign partners including a social media pack, template letters, maps, blogs and quizzes.

You will also be able order additional posters and postcards to the ones in this pack and further resources by visiting the Scams Awareness Month pages on our website www.citizensadvice.org.uk/sam16.

1. Formed in April 2012, the Consumer Protection Partnership brings together key partners within the consumer landscape to better identify, prioritise and coordinate collective action to tackle detriment more effectively than they could through working in isolation.

The campaign

Last year, 279 organisations took part in Scams Awareness Month. Many spread messages via social media or displayed posters and postcards. Thousands went out into villages, towns and city streets to talk about scams face to face with consumers. Many worked in partnership: local Citizens Advice linked up with trading standards, police and crime commissioner offices and local authorities, to ensure that scams became a priority for people and organisations who work to protect those most at risk.

These partnerships – often involving elected members – demonstrate that Scams Awareness Month is growing beyond a great national event for spreading consumer protection messages. We want this to continue in 2016 so that Scams Awareness Month is part of an all-year-round effort to tackle these cruel crimes that target people by phone, online, via post and on doorsteps.

Scams aren't a minor inconvenience: they cause distress and misery, they ruin lives in some cases and, even where the losses are comparatively low, they lead to a widespread loss of consumer confidence.

Whatever you decide to do in July, it's helping to give consumers the awareness that will help them protect themselves and those in their families and communities who are less able to spot scams. Scams Awareness Month 2016 aims to create a confident community of consumers; people who get timely advice from trusted sources, people who report scams and share their experiences so that others can benefit.

Messages for Scams Awareness Month

Working in consultation with the Consumer Protection Partnership, this year's poster and postcard content for Scams Awareness Month use the client voice to suggest positive, empowered responses to scams. You or your office may have been involved in early surveys and testing around messaging this year and this culminated in the choice of anecdotes and sentences – which are adapted from interviews with real Citizens Advice clients who have been victims of scams – in which the client's experience of avoiding or overcoming scams is highlighted.

You will notice on the postcards included in the pack, each client experience is themed to each week of Scams Awareness Month. We hope that this may help you to promote or highlight specific messages related to each week.

The central message for Scams Awareness Month is that:

We want people to take a moment, trust their gut instinct so that they: **get advice**, **report** scams and **tell** others about their experiences.

In addition, should you want to focus on specific scams, activities or advice, the messages below also draw on insights gleaned from previous scams awareness month. Consider picking one or more to do some specific work on getting the message across.

- Don't be rushed – resist pressure to make a decision straight away.
- If it sounds too good to be true it probably is.
- Don't suffer in silence – speak out about scams.
- If you haven't bought a ticket – you can't win it.
- Never send money to someone you have never met or don't trust.
- You shouldn't have to pay anything to get a prize.
- Contacted out of the blue – be suspicious.
- Reject cold calls offering investments or pension advice.
- Walk away from job ads that ask for money in advance.
- Your bank will never attend your home to collect cash, your pin, payment card or chequebook if you are a victim of fraud.
- Your bank will never phone you to ask for your PIN or your online banking password.
- Your bank will never ask you to transfer money to a new account for fraud reasons.
- Suspect a phone scam? Hang up, wait five minutes to clear the line or use another phone to call your bank.
- Genuine computer firms do not make unsolicited phone calls to help you fix your computer.



Activities for raising awareness of scams

Scams Awareness Month is the perfect opportunity to highlight current scam activity in your area and help consumers tackle them.

What is a scam?

A scam is a scheme to con people out of their money or personal information. Other names for a scam include fraud, hoax, con, swindle, cheat.

Preparation

Get case studies, brief your local media ahead of Scams Awareness Month and talk to potential partners, eg trading standards, police and crime commissioner offices, local authority, in advance about scams evidence and priority activities.

Good partnership work between the Citizens Advice service and trading standards will be central to a successful month and ongoing scam-fighting activities throughout the year. You could also discuss wider work and data sharing.

Local Citizens Advice can access a data-sharing agreement for use with trading standards services at <http://bmis.org.uk/oa026>.

Activities

Scams Awareness Month gives consumer campaigners the opportunity to re-visit the issue over the course of four weeks.

This year, we are looking in turn at the four key channels:

- **Telephone scams**
(week 1, press launch Friday 1 July).
- **Online scams**
(week 2, beginning Monday 11 July).
- **Mail scams**
(week 3, beginning Monday 18 July).
- **Doorstep scams**
(week 4, beginning Monday 25 July).

Citizens Advice will be providing resources such as model press releases, a template advice column and a range of online content to reflect the weekly themes. Please share these with other consumer campaigners in your area.

Try to develop content over the four weeks but if you can't, prioritise one or more depending on the strength of your local statistics and consumer stories.

Discuss content in advance with local and regional media, prepare case studies, key messages and examples of scam-busting schemes such as 'no cold calling' zones, scam text alerts, and online safety tips.

The following activities are for you to consider. We have split them into three levels: Bronze, Silver and Gold. They are set out with the Citizens Advice service and trading standards services in mind but other organisations are welcome to join in or use some of the ideas and resources.

Look out for more partner activities and resources online on our website:

www.citizensadvice.org.uk/sam16



Bronze level activities

- Place Scams Awareness Month posters in your public areas.
- Make postcards available in your reception/waiting area.
- Use noticeboards and electronic displays to highlight current scams and ways to avoid them. Invite people to tell you about their experiences.
- Contact your Consumer Empowerment Partnership to find out what other campaigns local citizens advice and trading standards are doing in your region and help promote these on social media using **#scamaware**.
- Send a press release to the local media – a model version will be available to download.
- Use an email footer to promote awareness of scams.
- Promote the issue of scams at every internal, caseworker, outreach or team meeting attended during the month. Ask for personal experiences/stories for case studies.
- Contact local MPs/AMs. A template letter is available for download. Getting your MP along to an event is a good way of attracting publicity from the local press. It's a good opportunity to promote your organisation.
- Feature Scams Awareness Month on the front page of your website.
- Post regularly on social media channels using original content and content provided by Citizens Advice **#scamaware**.



Silver level activities

- Radio is an important channel for promoting Scams Awareness Month because the 55+ age group is well represented in local radio audiences and many scams around lotteries, investments and computer maintenance are aimed at this group.
 - Contact your local radio stations in advance to discuss how you can structure content over the four weeks of the month. Case studies will be really important to highlight the impact of scams. Having people who are willing to discuss their experiences will help.
 - In the past local radio stations have interviewed Citizens Advice campaigners on scams roadshows, staged phone-ins and interviewed scam victims.
 - Involving other organisations such as trading standards and charities representing specific groups will help gather knowledge and tailor it to audiences.
 - If you haven't already, get contacts to do a quick phone around or email to let people know about Scams Awareness Month.
 - Set up a stall at a local community venue. For example, libraries, schools and colleges, shopping centres, sheltered housing/care homes, lunch clubs, community centres. Some banks have also hosted scams awareness events. Model flyers are available online to publicise your event. Invite organisations such as other charities, local authority representatives, utility representatives and banks.
 - Invite other organisations, libraries, community centres, housing associations to promote electronic Scams Awareness Month materials which will be available online.
www.citizensadvice.org.uk/sam16
 - Meet up with your MPs/AMs/ to discuss ways of improving joint working and information exchange on scams throughout the year.
 - Help local councillors/community leaders set up a workshop which they can hold in community centres in their ward.
 - Contact your local police and crime commissioner office to discuss joint working. A template letter is available online.
 - Update your social media channel imagery (Facebook cover image, Twitter background etc) with assets provided by Citizens Advice and using **#scamaware**.
 - Use social media to ask the online community to look out for scams and share them on Twitter and Facebook with the campaign **#scamaware**.
 - Collate any pictures and submissions into a Facebook album.
 - A simple survey asking what scams people have been targeted by will give you useful statistics to highlight priorities in your scam-fighting work. Invite people to tell their stories.
 - Target 'specialist local' publications such as council newsletters, carers' magazines, housing association newsletters, police magazines.
- Run scams awareness training for local groups, charities and carers. As part of Scams Awareness Month, Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals throughout the month
- www.citizensadvice.org.uk/ed_scam_e**

Gold level activities

- Carry out a media campaign to last throughout the month. Pick several examples of current or well-known scams and highlight them weekly by using case studies. The four main channels provide a natural way of structuring content.
- Coordinate activities with trading standards services across your region during Scams Awareness Month. Police and Crime Commissioner Offices may have access to regional and local fraud statistics.
- Create a system for sending out email/text alerts to warn consumers and other organisations about current scams. Your system would invite people to sign up to receive alerts by email or text. In conjunction with trading standards, you can keep the network informed and immediately warned of any scams. Some local authorities, police forces, Neighbourhood Watch schemes will already have alert systems like this in place, for you to tap into. You could make a campaign action of targeting a 50 per cent increase in subscribers. Remember to promote the service with any clients that your organisation helps.
- Hold a workshop for other agencies to discuss how you can work better together in combating scams. Look to build a network where information can be exchanged and distributed. Agree to meet up regularly. Community Safety Partnerships (or your own local version of this) and local councillors with adult social care responsibilities are good people to get involved. A template letter will be available as part of online resources.
- Send resources to other frontline workers in the region to educate their consumers about scams. For example, send a copy of this briefing and some postcards/leaflets to: local housing officers, community police officers, Jobcentre Plus. You can download materials from www.citizensadvice.org.uk/sam16.
- Use social media to get people to complain to the Royal Mail about scam mail, their phone provider about scam phone calls spam texts and their internet provider about dodgy emails.
- Run a live scams advice Q&A or discussion in your local area using social media, for example Twitter or Facebook.
- Carry out qualitative research with clients around their experiences of being targeted by scams. What happened? How did they feel? How did they report it? If they did report it how did this help? This could help reinforce the campaign message about reporting scams and also some provide objectives to be taken up at local and national level by Citizens Advice and trading standards for future consumer campaigns.



Resources and information

Some key facts about scams

- £5 billion – the estimated amount lost each year by UK consumers to mass-marketed scams via phone and post.
- Scams by contact method reported to Action Fraud in 2015: telephone 33%, online sales 16%, email 13%, post 7%.
- One in ten people have fallen victim to financial scams losing hundreds, sometimes thousands, even hundreds of thousands of pounds.
- £4,000 is the average loss from job scams with the 18–25 the most defrauded age group in this category.
- More than half (52%) dating fraud victims reported suffering ill-health as a consequence.
- 68% of unsolicited pension contacts are initiated with a telephone call, according to Citizens Advice research.
- £5.2 million – the loss to consumers as a result of ticket fraud in 2015 – a rise of 55%.
- £20,000 – average losses of victims of investment scams.
- Women aged 50–64 are the most at risk of subscription traps (free trial scams) offering beauty products.
- £755 million – the total cost to victims of financial fraud in 2015.
- There are some dubious practices which may leave consumers deeply frustrated or out of pocket, for example, a legitimate company providing a poor service or a utility company representative persuading people to switch without any financial benefit. These unfair commercial practices are not specifically addressed as part of Scams Awareness Month however people who do experience them should contact the **Citizens Advice consumer service 03454 04 05 06** or **03454 04 05 05** for a Welsh-speaking adviser.

Current scams

The following section is based on scams reported to the Citizens Advice consumer service and also Action Fraud.

- **Pension scams** – Pension freedoms introduced in April 2015 give consumers added flexibility but it's essential they make informed decisions using trusted sources. The Citizens Advice report 'Too good to be true' calculates that 8.4 million people have been offered unsolicited pension advice or reviews since April 2015. In a survey, 88% of consumers selected a pension offer containing scam warning signs, these include offers out of the blue promising in excess of 8% returns on pension investment, pressure to sign paperwork including sending a courier, and offers to access pensions before the age of 55. According to the report, 68% of unsolicited pension contact was initiated by telephone.
- **Investment scams** – Often initiated with an unsolicited phone call, frequent scam investments include wine, shares, rare earth minerals, and land investments overseas. Average losses are £20,000. Action Fraud have also recently reported film-production scams with investors promised returns of 48% after paying an advanced fee. Men aged 45–70 are mostly victims of investment scams.
- **Subscription traps or free trial scams** – In the report 'Locked In', Citizens Advice highlighted how unscrupulous companies use subscription traps, and in particular, continuous payment authority (CPA), to help themselves to consumers' accounts. Women aged 50–64 are most at risk of subscription traps offering health and beauty-related products such as slimming pills or face/skin creams. Financial losses are on average between £50–£100. The report calls for greater vigilance by websites in hosting affiliated ads. More help is also needed from banks in cancelling CPAs – 36% of people who requested cancellation were refused.

- **Job scams** – It's estimated that 67% of job seekers head online to find new careers. Scams include taking money to write CVs or carrying out security and police checks. Some offer expensive training programmes that don't exist, some even offer jobs that don't exist! Another scam involves holding a phone interview which costs the applicant hundreds of pounds in call charges. Safer Jobs, a website founded by the Metropolitan Police, calculates that the most likely age group to be targeted is 18–24.
- **Computer scams** – People are cold called and told they have a problem with their computer which, for a fee, can be fixed. Around 40% refer to Microsoft/Windows. An alternative method involves the victim initiating the contact in response to an online advert or prompt claiming that their device has been infected with a virus. PC virus scams were by far the most prevalent scam calls reported to the Citizens Advice consumer service in 2015–16. Older or less technologically-aware people are most susceptible. Payments are either taken over the phone, entered through a pop-up or made via money transfers for example via Western Union. In severe cases callers steal financial and personal details. Other computer scam methods involve offering bogus virus protection or warranties.
- **Ticket scams** – Consumers buy tickets from a website but the event is already sold out or the tickets haven't yet gone on sale. Sometimes they are never delivered, and in some cases victims are told to meet a customer representative at the venue on the day but nobody turns up. It can also be the case that customers make the journey to the festival only to discover they are in possession of fake tickets. Consumers need to research companies offering tickets to ensure they are genuine, use credit cards or secure payments and ensure purveyors are members of STAR – Society of Ticket Agents and Retailers.
- **Lottery/prize draw scams** – Mainly postal, these advanced fee frauds include Rio 2016 scams – a fake lottery set up using the official International Olympic Committee (IOC) logo.
- **Copycat Government official service** – Callers claim to be from “the Government Grants department” telling people they are eligible for a grant of several thousand pounds for being a good citizens – paying taxes, bills on time. They may demand a down payment of £200 to release the money or trick victims into handing over payment details.
- **Council tax rebanding scams** – A cold call naming your local council and offering a rebate for council tax over-payment – for a fee.
- **Telephone Preference Service (TPS)** – Scammers demand payment for the free TPS or sell call blockers which either do not work properly or are part of an expensive subscription service.
- **Advertising scams** – Targeting self-employed people and small businesses, this involves a cold call asking for payment for services or offering opportunities to advertise. Victims are often told they had verbally consented.
- **Locksmith scams** – Victims are visited by a “neighbour” for money to pay a locksmith because they are locked out. The tale usually is given a twist of urgency with a story of a child being alone in the premises.
- **Vishing** – Phone scam where scammers impersonate someone from a bank, the police or other legitimate organisation such as a telephone or internet provider. Social engineering is used to manipulate people into transferring money or pass on financial/ personal details.
- **Smishing** – Text messages used to lure people into scam websites or inviting them to call premium rate numbers or download malicious content.

- **Phishing** – Emails and harmful links designed to deceive people into revealing personal/ financial details. By spoofing emails, email addresses, websites and payment services, scammers can trick people into believing they are dealing with genuine, banks, traders and/ or authorities.

And some not so new scams

- **Advance fee scams** – Scammers get people to send money for a range of dodgy or non-existent goods and services – or to collect lottery “winnings.”
- **Pyramid selling** – People are told they can earn money by recruiting new members to a money-making venture. Only a tiny minority make money, everyone else loses.

You can find out more about regular and emerging scams on the Action Fraud website:

www.actionfraud.police.uk. This includes a section with a tool for statistical breakdown of frauds by county.

www.actionfraud.police.uk/fraud-statistics

On Facebook, by liking Action Fraud at:

www.facebook.com/actionfraud

Twitter, follow @Actionfrauduk.

Another good source of information is the Metropolitan Police “Little book of big scams.” It highlights a range of scams and dubious practices designed to con people out of their money. www.met.police.uk/fraudalert

“I’m glad
I listened
my gut

Be scam aware

Get advice

The Citizens Advice Com
can provide advice and

Report

scams or suspected
www.actionfraud

Tell

a friend, neighbor
become aware

citizens
advice

Citizens Advice and scams

Every day local Citizens Advice across England and Wales see clients who have fallen victims of scams. People desperately looking for housing, jobs and better energy deals for their homes, are targeted by scammers.

Find out more about scams experienced at:
www.citizensadvice.org.uk/consumer/scams/scams

Tackling scams

As part of Scams Awareness Month Citizens Advice is developing scams education resources that can be downloaded and printed to use with groups or individuals. These resources are designed to be interactive and to generate discussions to educate and empower consumers.

They can be found at:
www.citizensadvice.org.uk/consumer_education.

What can consumers do to tackle scams?

There are three things that consumers can do if they suspect they're the target of a scam:

Get advice from Citizens Advice consumer service **03454 04 05 06**, or **03454 04 05 05** for a Welsh-speaking adviser: Get online consumer advice and information at: www.citizensadvice.org.uk. To report a problem to trading standards, contact the Citizens Advice consumer service. Trading standards are responsible for protecting consumers and the community against rogue and unfair traders.

Report scams and suspected scams to Action Fraud **0300 123 2040** www.actionfraud.police.uk Action Fraud is the UK's national reporting centre for fraud and internet crime. (If debit cards, online banking or cheques are involved in the scam the consumer's first step should be to contact their bank or credit card company.)

Tell family, friends, neighbours so that they can avoid scams.

- Consumers can also do the following to cut down unwanted contacts.
- Register their number with the Telephone Preference Service www.tpsonline.org.uk, **0345 070 0707**.
- Report unsolicited marketing calls to the Information Commissioner's Office – <https://ico.org.uk/concerns/marketing>, **0303 123 1113**.
- Use a product to block telephone calls:
 - TrueCall, www.truecall.co.uk/home
 - CallBlocker, www.cprcallblocker.co.uk.
- The Mailing Preference Service (MPS) is free and may help reduce unsolicited mail. www.mpsonline.org.uk **0207 291 3310**.
- People who want to report a potential postal scam can write to Royal Mail at Freepost Scam Mail, phone: **03456 113 413**, or email scam@mail@royalmail.com.
- To opt out from receiving Door to Door unaddressed mail delivered by Royal Mail: optout@royalmail.com **03452 660 858**
- To opt out of deliveries from unaddressed mail distributors consumers can register with "Your Choice" preference scheme Direct Marketing Association (UK) Ltd. yourchoice@dma.org.uk **0207 291 3300**.
- No cold calling – door stickers. Some trading standard services or community police teams provide these.

Citizens Advice will be promoting some of these in its social media pack which is available online at www.citizensadvice.org.uk/sam16.

Sources of help for consumers

- **www.pensionwise.gov.uk** Pension Wise is a free impartial service for people to discuss pension options. Book an appointment online or phone **0800 138 3944**
- **www.pensionsadvisoryservice.org.uk**
The Pensions Advisory Service: **0300 123 1047** offers impartial information and guidance on scams.
- **www.thepensionsregulator.gov.uk/pension-scams.aspx** The Pensions Regulator has handy downloads for consumers to help them spot pension scams.
- **www.fca.org.uk** The Financial Conduct Authority has a register of authorised financial firms **www.fca.org.uk/register** and a list of firms which have been implicated in scams. **www.fca.org.uk/consumers/protect-yourself/unauthorised-firms/unauthorised-firms-to-avoid** The FCA website also has advice to help investors avoid the clutches of scammers.
- **www.getsafeonline.org** Get safe online – tips and resources for consumers to protect themselves against online scams.
- **www.cyberstreetwise.com** Cyber street – the government has launched a new website aimed at helping the public and small businesses to spot and avoid fraud, identify theft and other issues that affect online users.
- **www.financialfraudaction.org.uk** Financial Fraud Action UK which represents the financial services industry on fraud prevention has resources for consumers, retailers and scam investigators.

Help for people who have been scammed

- **www.thinkjessica.com** Think Jessica is a charity protecting elderly and vulnerable people from scams which come through the postal system and by telephone.
- **www.victimsupport.org.uk** Victim Support gives free and confidential help to victims of crime, witnesses, their family, friends and anyone else affected across England and Wales. Call **0808 1689 111**.
- **www.ageuk.org.uk** Age UK has local branches around the UK providing help and support for older people.
- **www.thesilverline.org.uk** The Silver Line is a free 24-hour dedicated helpline for older people across the UK (**0800 4 708090**). The website provides information and befriending for elderly people.
- **www.royalvoluntaryservice.org.uk** Royal Voluntary Service offers a befriending service.

Help, support and advice

Whatever you do for Scams Awareness Month, please let us know about it.

If you are tweeting remember to use **#scamaware**. Alternatively you can email us pictures and updates about your events directly to campaigns@citizensadvice.org.uk.

If you are part of the Citizens Advice service you let us know about your activities by sending a Local Action Reporting Form.
www.citizensadvice.org.uk/cablink/larf

For any queries about this resource or on Scams Awareness Month generally please contact: adrian.galvin@citizensadvice.org.uk.

Citizens Advice

3rd Floor North
200 Aldersgate
London
EC1A 4HD

Tel: 03000 231 231
www.citizensadvice.org.uk

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