

**Trading Standard Fact Sheet**

**Use this factsheet to help protect yourself and stay one step ahead of the scammers**

**A scam is an illicit scheme to con people out of their money. They can appear by post, phone or email.**

* **Scams cost the UK economy £5 – 10 billion a year**
* **53% of people aged 65 or over have been targeted by a scam**
* **Only 5% scam victims report the matter**

**Scams affect the lives of millions of people across the UK. People who are scammed often experience shame and social isolation as a result**

**Scammers are ruthless predatory criminals, and all kinds of people from all walks of life get duped**

**They’re very convincing so it’s important to stay vigilant**

**What are the different types of scams?**

**Telephone Scams**

**Common telephone scams include**

**investment, pension or computer**

**support**

**Phone scams are a common way for criminals to con people out of money**

**The person calling is often extremely professional and may pretend to be from a trusted organisation such as your bank, the Police or another company**

**you recognise**

**The caller may have some**

**of your information to make them seem genuine**

**Tips to keep you safe**

* **Don't reveal personal details. Never give out personal or financial information (such as your bank account details or your PIN) over the phone, even if the caller claims to be from your bank**
* **Hang up if you feel harassed or intimidated, or if the caller talks over you without giving you a chance to speak, end the call. It may feel rude to hang up on someone, but you have the right not to be pressured into anything**
* **Ring the organisation. If you're unsure whether the caller is genuine, you can always ring the company or bank they claim to be from. Make sure you find the number yourself and don’t use the one provided by the caller**
* **Don't be rushed. Scammers will try to rush you into providing your personal details. They may say they have time-limited offer or claim your bank account is at risk if you don't give them the information they need right away**

**Catalogue Scams**

**Common types of postal scams include fake lotteries and prize draws, offers of investments, inheritance windfalls, health cures and clairvoyant letters. Scammers send out catalogues selling food, pills, potions, jewellery, clothes or items for your home and garden**

**They guarantee a prize to those who place an order and make it appear like 'you' are the only one to be getting this amazing offer. They never send the promised prize although some do send inferior goods to keep you interested.  Instead they send out more promises to get more orders and more cash from you**





**Tips to keep you safe**

* **Before responding you should always consider whether what’s on offer seems too good to be true. If it does, then it’s likely to be a scam**
* **Look out for bad spelling or poor grammar**
* **You’re asked to pay up front to receive what’s on offer – processing or handling fees are a con**

**Internet Scams**



**An email may be disguised, to appear to be from your bank or another company in order to trick you into revealing personal details**

**You may be asked to click on a link which takes you to a fake website where you will be promoted to enter your details**

**Email scams, also called phishing scams, are becoming increasingly common as fraudsters come up with new tricks to try and steal your personal information and bank details**

**In some cases the emails have malicious software attached which can infect your computer, tablet or mobile with a virus**

**Tips to keep you safe**

* **Be wary of unsolicited messages**
* **Never give out personal information**
* **Don't make any advanced payments until you are sure the company you're dealing with is legitimate**
* **Keep operating system and virus protection software up-to-date**
* **Make sure all accounts have a strong password**
* **If you suspect an email might be from a scammer, do not click on any links or download any attachments featured in the scam email as these may download a computer virus onto your computer**

**Doorstep Crime**

**Doorstep criminals are referred to by several different terms:**

* **Bogus callers - These are people who may use tricks to get you to give them money or personal details**
* **Rogue traders - These may be offering a service but overcharge you for poor or incomplete work**
* **Aggressive sellers - In some instances this tactic can constitute a criminal offence**
* **Distraction burglars - One person may keep you occupied at the front door while another one enters your unsecured home at the back**

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**Tips to help keep you safe**

* **If you are not sure who is at your door - don’t open it**
* **Remember to use your door chain if you have to open your front door to strangers**
* **Always properly check the identity of all callers if they are not known to you before opening your door**
* **Beware of common tricks such as being asked to make a telephone call, wanting to retrieve a lost ball (even if it is a child) or being asked to check your water, gas or electric. If in doubt keep your door secure**
* **Always look up telephone numbers for yourself - do not accept numbers provided by callers as they could be bogus**
* **Always keep doors and windows secure - it is easy for strangers to enter the rear of your home when you are busy answering the front door to their accomplice**
* **Be suspicious of anyone you do not know. If someone is looking for work or offering services, don’t rush to agree or sign any documents. It is a good idea to seek a second opinion before agreeing to any work**
* **Ask a friend or neighbour to be available to help you if you need them**

**How can I protect yourself and others?**

**Say ‘No’ to unwanted, uninvited callers**

**If an offer seems too good to be true, it probably is**

**Don’t feel pressured to make a decision, take your time and seek advice**

**Be wise to postal scams, no genuine company will ask for money to claim a prize**

**Keep your personal details safe, always make sure the person you are talking to is genuine and from a legitimate company**

**Be online savvy, criminals can replicate genuine companies. If you’re unsure, don’t open links or attachments in emails**

**Talk to someone you trust if you’re suspicious**

**Anyone can be a scam victim, if you spot a scam always report it**



**Contact information**

**If you think you have been scammed, contact your bank first**

**Report it to Action Fraud on 0300 123 2040 or** [**www.actionfraud.police.uk**](http://www.actionfraud.police.uk)

**to help stop it happening to others**

**Get advice and report it to Trading Standards through the Citizens Advice consumer service on 0808 223 1133 or online advice at** [**www.adviceguide.org.uk**](http://www.adviceguide.org.uk)

**The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues**

**It is important that all complaints are referred to the Citizens Advice consumer service as they maintain a national database of complaints that provides an invaluable source of information and intelligence to the trading standards community**

**Details of all consumer enquiries, dealt with by the Citizens Advice consumer helpline, are made available to Trading Standards**

**If you are in immediate danger, contact the police on 999**

**To learn more about different types of scams and how to protect yourself and others, visit www.FriendsAgainstScams.org.uk and complete the free online training**

**Why not become a Scam Marshal?**

**A Scam Marshal is any resident in the UK who has been targeted by a scam and now wants to fight back and take a stand against scams.**

**Scam Marshals do this by sharing their own experiences, helping others to report and recognise scams and sending any scam mail that they receive to the National Trading Standards Scams Team so that it can be utilised as evidence in future investigative and enforcement work.**

**Visit www.FriendsAgainstScams.org.uk/ScamMarshals for more information and to sign up**

**Useful Telephone Numbers**

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| **SUTTON COUNCIL** | **0208 770 5070** |
| **KINGSTON COUNCIL** | **0208 547 5000** |
| **THAMES WATER** | **0800 316 9800** |
| **SUTTON AND EAST SURREY WATER** | **01737 772000** |
| **BRITISH GAS** | **0800 072 8625** |
| **EDF ENERGY** | **0800 269 450** |
| **E-ON** | **0345 052 0000** |
| **NPOWER** | **0800 073 3000** |
| **POLICE** | **In an emergency call 999 Textphone 18000** |
| **POLICE** | **Non-emergency 101 Textphone 18001 101** |
| **LONDON FIRE BRIGADE** | **0208 555 1200 In an emergency dial 999** |
| **ACTION FRAUD Fraud Reporting Service** | **0300 123 2040 Textphone 0300 123 2050** |
| **CITIZENS ADVICE CONSUMER SERVICE** | **0808 223 1133** |
| **MAILING PREFERENCE SERVICE** | **0207 291 3310 or www.mpsonline.org.uk** |
| **TELEPHONE PREFERENCE SERVICE** | **0207 291 3320 or www.tpsonline.org.uk** |

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