

Scams

What to look out for and how to keep yourself safe

Sue Shanahan
Trading Standards Officer



What is a scam?

It is a lie, which is used to try to get money or information from you.

It is fraud.

Common Scams dealt with by Trading Standards

People contacting you to say you are a winner or they want to give you a free gift – a holiday, £50,000, a new Smartphone...but you have to give them some money or place an order first.

People who want to sell you things/ services that you don't need or want – work on your home, investments, alarm systems, solar panels etc.



Why do scams work?



Sometimes...

We are too trusting

We believe what scammers tell us, especially if they have our name and address.

We don't expect people to lie to us.

We don't know what the latest scam is

How scammers make contact 1

At the door – charity collectors, Nottingham Knockers, begging. Difficult to say no to.

On the phone – HMRC scam, free prizes or holidays, surveys. Friendly voices.

By post – told a winner, collectibles



How scammers make contact 2

- Over the internet – romance scams, giving money, suggestible to ‘friends’
- Social Media – Twitter, Skype, Facebook, Instant Messaging - romance, selling and buying things, befriending problems and giving out too much information

How can I keep safe from scammers?

- Don't believe what a stranger tells you, check it out. Strangers include those 'met' on the internet.
- Ask them to put the information in writing.
- Do not agree to buy anything from a cold caller/stranger on the internet. If you need something, do the research and find it yourself. There are no short cuts.
- Understand that cold callers are not there to help you but to make money.



How can I keep safe from scammers?

Never give out your personal details to a stranger.

Register with the Telephone Preference Service and Mail Preference Service.

Put your details on the edited version of the Electoral Roll.

Check your bank statements and query odd transactions, especially if very small. POA??

Contact a trusted friend or family member to double check things are genuine



Cyber crime safety

- Three basic 'rules'
- Ensure you have Internet Security software
- always kept up to date and switched on
- Update your Operating System, and all other software as soon as possible
- Choose, use and protect your passwords carefully
- It is estimated that if everyone followed these steps, 80% of Cyber crime would be stopped!

Cyber Security – Back Up!

- Back up your data, so malware can't destroy it forever. It's best to create two copies:
- One stored in the cloud (use a service that makes an automatic backup of your files);
- One stored physically (portable hard drive, thumb drive, extra laptop, etc.). Disconnect these from your computer when you are done.
- Your back up copies are also handy in case of loss or damage to critical files or devices

Get Safe Online website

- ★ Easy to use
- ★ Simple language
- ★ Comprehensive
- ★ Impartial and free
- ★ Personal and Business sections
- ★ Short educational videos

The screenshot shows the homepage of the Get Safe Online website. At the top, there is a navigation bar with links for Home, About Us, Partners and Supporters, Press, News, Blog, Jarrod Buster, and Contact. Below this is a search bar and social media icons. The main content area is divided into sections: Personal and Business. The Personal section includes links for Protecting Your Computer, Protecting Yourself, Smartphones & Tablets, Shopping, Banking & Payments, Safeguarding Children, Social Networking, and Business. The Business section includes links for Protecting Yourself, Smartphones & Tablets, Shopping, Banking & Payments, Safeguarding Children, Social Networking, and Business. The main content area features a large banner for Commander Chris Greany, a section for 'Get the answers' with a 'Ask Terry Tablet' button, a section for 'Whatever kind of break you're planning this year - make sure it's one that really exists' with a 'Click Here' button, and a section for 'Don't become prey for a fraudster' with a 'Think twice BEFORE YOU ACT' button. There are also sections for 'New to the internet?', 'What to watch out for Current scams' (phishing), and 'Watch our great advice videos'. The footer contains logos for TESCO, LLOYDS BANK, MAFAX, NatWest, KASPERSKY, and BARCLAYS.

www.hertsdirect.org



Don't forget...

- ✦ Don't take online safety for granted - don't think "it will never happen to me"
- ✦ Check things out: if in doubt, get a second opinion, ask a friend, do some research, phone to confirm.
- ✦ Use Google, YouTube, Wikipedia
- ✦ Don't do anything online that you wouldn't do offline
- ✦ Visit the Get Safe Online website for further information and advice
- ✦ Join Hertfordshire's Neighbourhood Watch for up to date alerts and advice
- ✦ Enjoy the internet!



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Useful information

- Telephone Preference Service -0345 070 0707
- Mail Preference Service-0207 291 3310
- Ring Customer Services for utilities to set up a password scheme
- Look at Action Fraud Twitter account for details of latest scams

<https://twitter.com/actionfrauduk?lang=en>

Look at

<https://takefive-stopfraud.org.uk/>

www.hertsdirect.org



What do I do if I have fallen for a scam?

Contact your bank immediately and tell them what has happened BUT 5 minute rule

Contact your family and friends and tell them what has happened, ask them to help

Report the scam to the police using Action Fraud

Get advice and help from Citizen's Advice

Contact Trading Standards



People who can help

- **Police**

Help where someone has lied to obtain money or details from you

Via Action Fraud

www.actionfraud.police.uk/contact-us

999 in an emergency

Trading Standards

Help where someone has lied to sell you something or some work

03454 040506

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How Trading Standards can help

- Will tell companies to stop contacting you.
- Will speak to companies to try to sort things out, cancel contracts and get you money back if we can.
- BUT cannot stop internet or phone scammers who want to steal money or information from you

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Questions?

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