



January 2018

Stay Safe

Useful information to help you protect yourself from scams, rogue traders and identity fraud



www.dacorum.gov.uk/money-advice

Introduction

Dacorum is seeing a rise in scamming and internet fraud. We are particularly concerned that older residents are being targeted by criminals trying to steal their savings, cash or personal details. We don't want you to feel scared by this, but to trust your instincts that if something doesn't feel right or seems to be too good to be true then it's probably an attempt to steal from you.

We have produced this booklet to tell you about some of the ways that criminals try to fool older people into becoming a victim of crime. Please read it carefully and follow our advice.

Be wise, stay safe and protect your cash and savings.

This booklet tells you about:

- Telephone scams
- Doorstep callers
- Mail order cons and charity letters
- Internet scams
- Identity theft

And how to avoid them!

You don't have to be polite to strangers

Never trust anyone who knocks on your door or phones you uninvited.

Criminals think that older people are easy targets because they are more trusting than the younger generation and less likely to slam a door in their face or put down the phone.

Criminals can be well dressed and seem polite and friendly. Women and men of all ages commit crime. They practise ways to gain your trust. They may even show you photographs of children or pets as a way of building up a relationship with you.

Ask for a 'No Cold Callers' sticker and display it on or next to your front door.

If in doubt, ask

If you aren't absolutely certain that a person or an offer is genuine, then ask someone you trust what they think. Most people these days have seen some kind of scam or can look up the details on the internet for you.

If you live in supported housing, you can speak to your supported housing officer and ask their advice. They will always be happy to help protect you from the fraudsters.

If you have a Lifeline pendant then you can press it and ask the call centre for advice.

You can sign up to the password scheme for your gas, electricity and water providers. The contact details should be on your bill. Then next time someone knocks at your door and asks to read your meter, you can ask them for the password. If they don't know what it is, don't let them in.

The most common scams targeting older people:

Telephone scams

The most important thing to remember is that the council, Police, banks, building societies or HMRC (the 'Tax Man') would **never** ask for:

- your bank account details or four digit PIN over the phone
- you to withdraw money and send it to them
- you to send your bank cards or any other personal property to them

Sometimes criminals come up with very frightening or believable stories that can persuade their victims to disclose these details or send cash or other items via a courier, taxi or other means. They may pretend to be your bank and tell you that you have been a victim of fraud and that they need to transfer your money to somewhere safe.

Please never believe these stories even if they offer a phone number for you to call back and check.

If you use a computer, smart phone or tablet then you must **never** tell a caller your passwords to allow them to access it remotely.

If anyone phones or texts you with a story like one of these then report it straight away to:

Action Fraud on **0300 123 2040** or at **www.actionfraud.police.uk**

Or you can dial the Police non-emergency number **101**

If you feel you are receiving an unusually high number of unwanted telephone calls, you can contact your telephone service provider for support. Anyone offering to stop nuisance calls for a fee is a scammer, do not give them any of your details.

Doorstep callers

The most important things to remember are:

- Stop
- Chain
- Check



If someone you don't know knocks at your door then you should always be wary. If you have a 'No Cold Callers' sticker displayed by your door then no one should try to sell something to you on your doorstep. Simply say "No" and shut the door without engaging in conversation. You are not being rude – they should not have called when you have the sticker displayed.

Even if you are expecting a visit from a council contractor or a health care professional, always ask to see their ID badge before you let them in to your home. Genuine callers will never mind waiting while you check their ID.

People will target areas where they know many of the residents are elderly. They knock on their door and offer unsuitable and expensive goods or services. They may offer them fire safety equipment, carpet cleaning, tell them they have something wrong with the roof or a tree needs cutting back. They may charge hundreds or even thousands of pounds for unnecessary or shoddy work. Please remember that the council carries out repairs to your home. If you need work done in your garden, there are handyman and gardening schemes locally. Ask your housing officer, or supported housing officer for advice. If a repair is your responsibility, you can report it to the council and we will ask Osborne to carry out the work. We would then recharge you, but you would have the security of using our trusted contractor and paying by affordable instalments if you wish.

Mail order cons and charity letters

You could receive a letter telling you that you have won a prize in a competition you never entered. Or you may get an offer about discount vitamins or medications. Often the scam here is the premium rate number you have to call to get the prize, or you have to send money or give bank details in order to receive what you have been promised.

Elderly people may be targeted with 'hard luck' stories, for example, someone saying their grandchild needs help or someone wanting donations to fake charities after a disaster. Sadly, even after the tragic Grenfell Tower fire, fraudsters are claiming to be raising money for victims. Posing as official charities and support organisations, they are emailing, texting and phoning people requesting donations. Some scammers are even pretending to be victims of the fire, and are making direct appeals for money.

The main problem today is that if you fall for one scam then you will soon receive more. Even genuine charities and companies will sell the names and addresses of people who are willing to part with their money. If you respond to a charity appeal then don't be surprised if you receive another and another... and another. Some people have been overwhelmed by mountains of charity mail, leading to despair and even suicide. It's kind to give to charity but pick one or two good causes that are dear to your heart and don't be conned into giving more than you can afford.

Internet scams

Everyone who uses the internet receives scam emails from time to time. They're usually easy to spot because they have poor images or contain spelling errors and grammatical mistakes, but some are very clever and can fool many people.

Some of the most common are:

- you have won a prize, a car, a luxury holiday or a large sum of money
- your order has been shipped
- your order has been cancelled

- this item has been despatched - if this isn't your order click the link
- your online banking account has been compromised
- your email or online banking account is due to expire
- here is a copy of your receipt or invoice for a recent purchase

It's best never to click on a link, even if the email seems to come from a friend or family member. Send them a quick email, or call them to say that you have received something from them and check whether it is genuine.

Identity theft

Why would anyone want to pretend to be you? That's simple.

Identity thieves can use your identity when they commit other crimes, such as entering (or exiting) a country illegally, trafficking drugs, smuggling other substances, laundering money and much more. In fact, they can use your identity to commit almost any crime imaginable in your name.

This can have serious consequences for you. Be careful to protect your personal details and make sure that you destroy bank statements, credit card bills, rent statements and utility bills before you throw them away. Always keep them somewhere safe for at least six months before you dispose of them.

More advice

We have given details of some of the most common scams that criminals use to target older people. If you (or someone you trust) uses the internet then you can look up lots more information about many other types of scams and fraud at: www.takefive-stopfraud.org.uk

You can join the Herts Police community messaging service by visiting: www.owl.co.uk/herts
Once you've signed up, they will send you regular emails with the latest information, local alerts and crime prevention advice. They also offer a phone or text message service, so you can keep up-to-date even if you don't know how to use emails.

If you receive any call or post that you want to check out you can ask Age UK Advice on **0800 169 65 65** or Hertfordshire Trading Standards via the Citizens Advice Consumer Service **03454 04 05 06** Citizens Advice can also arrange a call blocking service so that only people you know and trust can phone you.

If you have friends or family that you trust then why not keep a box for any post you're not sure about and ask them to open it. Also, ask them to sign you up to the **Mailing Preference Service** and the **Telephone Preference Service**. It's quick and easy – all the details are online and it should stop most unwanted contact. To register for this free service yourself, call **0345 070 0707**.

Please remember... A con artist or scammer will often start their pitch with... "You know there have been a lot of stories of people being scammed or conned, I can help you..." Don't be scared, but stay alert and always be suspicious of any unexpected personal caller, phone call, letter or email.

For advice, or to ask for help from Hertfordshire Trading Standards, call the Citizens Advice Helpline on 03454 040506. Alternatively, please speak to your supported housing, or housing officer.



Protect yourself and your money

For advice about how to avoid scams and identity theft visit www.dacorum.gov.uk/money-advice



The banner features the Borough Council logo on the left, which includes a shield with a tree and the text 'DACORUM' and 'BOROUGH COUNCIL'. To the right of the logo is the main heading 'Protect yourself and your money' in a large green font. Below this is a smaller line of text providing advice and a website link. On the far right is an illustration of a hand holding a blue credit card and a green £5 note, with a black silhouette of a burglar mask in the background.