

Scams Awareness Session

Hampshire Safeguarding Adults Board
20th Septemebr 2023

Please keep your microphone and camera off

Use the chat function if you have any questions

After the session you will be sent a feedback form – which if you complete you will get a certificate of attendance

A link to the slides from today will be shared with you in the future



Agenda

- The NTS Scams Team
- The Scams
- The Criminals
- The Victims
- Practical tips

What we do in the Scams Team



**NATIONAL
TRADING
STANDARDS**

Scams Team

The Scams

Key facts about scams

Scams cost the UK economy £5-10 billion a year (Annual Fraud Indicator) and have devastating effects on those who are targeted.

Scam victims might not always admit (or be aware) that they are a victim of a scam. **Only 5% of victims report the crime** (Age UK, 2015).

Fraud now accounts for **40% of all crimes**, but only **2% of police resources** are allocated to fraud.

Types of scams

Postal

Telephone

Doorstep

Online

Type 1: **Postal Scams**

Inheritance

Advance fee

Health

Lottery

Catalogues

Clairvoyant/psychic

Example: Advance Fee Scam

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

[REDACTED] further to our rules and to the draw carried out 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 REQUIRED CHANCE. YOUR SENDING THE NUMBER DESIGNATED AS THE GRAND RECIPIENT OF THE 1st PRIZE CHEQUE, WITHIN THE TIMESCALE, WOULD SUBSEQUENTLY ALLOW US TO MAKE THE OFFICIAL ANNOUNCEMENT.

TO SEND SE ENSURE [REDACTED]

"Yes, [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!"

STATUS

[REDACTED] please be assured by these documents that your status after verification. You have UNDENIABLY been declared the Cheque!

your Personal Number [REDACTED] which has actually been in, if applicable, claim the Bank Cheque for 147,000.00 Pounds simply follow the instructions.

MONEY DISBURSEMENT DEPARTMENT
1 Cheque for 147,000.00 POUNDS CERTIFIED

Amount of the 1st Prize Cheque:

Personal Number: [REDACTED] £ **147,000.00 Pounds**

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

Identified address of this document: [REDACTED]

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Example: Clairvoyant Scam



MICHELLE DEVON
Astrologer

Clairvoyant with many honours
Head of the "Remote Help" Institute

Your happiness is gaining ground and nothing can stop it! With your Key to Happiness with Three Gold Leaves and your Numerological Interpretation of the Future, you hold in your hands the most powerful means to succeed in life and turn your greatest hopes into reality. I am happy for your decision and I assure you I am alongside you in thought.

You are now among the privileged few, people whose happiness is eternal. Today your life can **"start all over again"**!

Starting today, one thing is certain: your life will not be like it was before. You can believe me when I say that the moment when you lost all hope is now far behind you. Your entire being is now "inhabited" by this energy that knows no barriers, that faces every challenge and that always wins! You will finally see a miracle happen in your life. Fate has rung your doorbell to deliver its heavenly benefits. I had to mobilise all my determination, all my affection for you and all my forces to awaken and activate your inner force and will. Starting today, you are in full control of your future.

Type 2: Telephone Scams

Tech support

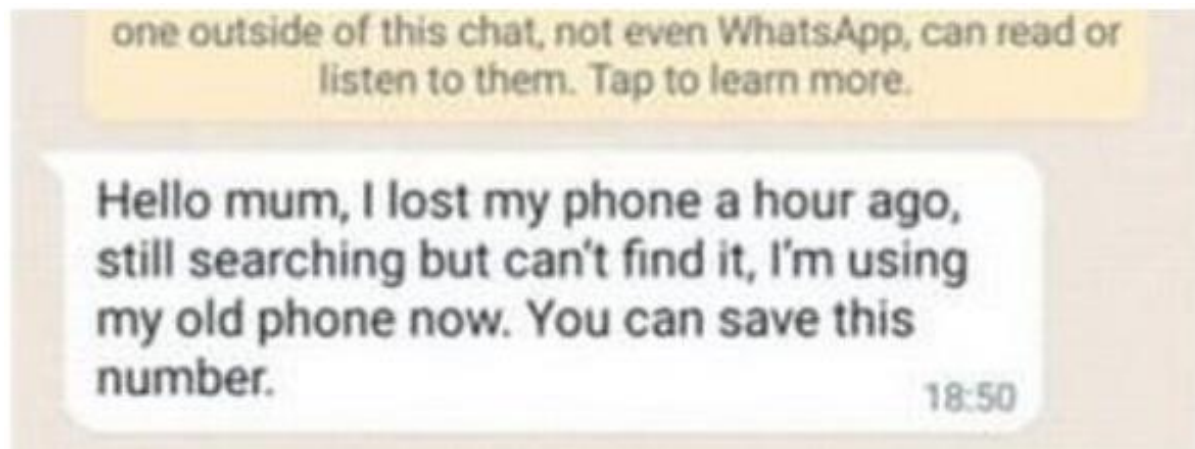
White goods cover

Pension scams

Impersonation

SMS scams

Examples: SMS Scams



GOVUK: We can see that you are eligible for an reduction for your energy bill under the Energy Bills Support Scheme. Please visit the link to apply: energybill-rebate-online.com

HSBC ALERT: Request for NEW payee MR E BARNES has been made on your account. If this was NOT done by you, visit: hs-internet-cancel-payees.com/login

Your parcel is awaiting for dispatch. Please confirm the 2.99 (GBP) shipping fee via: hermes-route.com in order for dispatch.

Type 3: Doorstep Scams

Rogue traders

Distraction burglary

Fake products or
services

Example: Rogue Trader



Type 4: Online Scams

Romance scams


Subscription scams

Fake products

Social media

Scam emails/phishing

Examples: Phishing Scams

**Refund Notification**

Due to a sytem error you were double charged for your last order, A refund process was initiated but could not be completed due to errors in your billing information

REF CODE:2550CGE


You are required to provide us a valid billing address

[Click Here to Update Your Address](#)

After your information has been validated you should get your refund within 3 business days

We hope to see you again soon.
[Amazon.com](#)
Email ID: [REDACTED]

From NETFLIX
Subject **Invoice Failed - Account Blocked** 27/3/19, 3:53 pm
To [REDACTED]




Dears Customer,

We're having some trouble with your current billing information. We'll try again, but in the meantime you may want to update your MASTERCARD in your payment details.

[UPDATE ACCOUNT NOW](#)

From Paypal [REDACTED] ☆
Subject **Your account access has been limited** 14/11/19, 5:51 am



Hello Dear Customer,
recently we have limited your account access due suspected and illegal uses.
Please Check your account as soon as you can by Clicking the button below

[Check it now](#)

**Test and Trace**

This is a public health message from NHS

As part of the government's coordinated response to Coronavirus, NHS is performing selections for coronavirus vaccination on the basis of family genetics and medical history. .

You have been selected to receive a coronavirus vaccination.

Use this service to confirm/reject your coronavirus (COVID-19) vaccination:

[>> NHS - Accept invitation](#)

[>> NHS - Decline invitation](#)

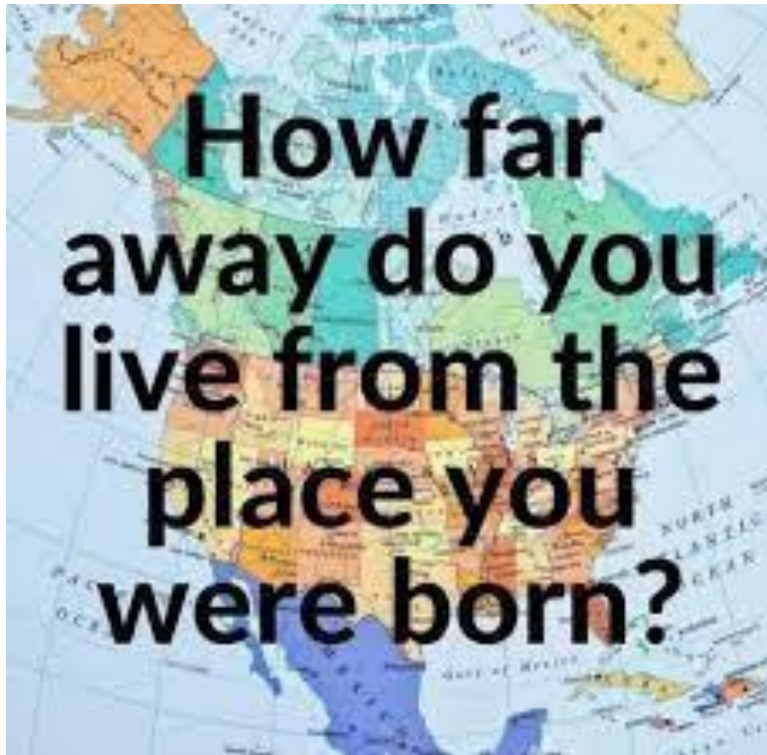
SCAM

NOTE: The coronavirus (COVID-19) vaccine is safe and effective. It gives you the best protection against coronavirus.

Who can use this service
You can only use this service if you have received an email/SMS regarding this invitation. You can not use this service for anyone other than yourself.
You are also free to reject this invitation, your appointment will be issued to the next person in line in that case.

NHS National Health Service GOV.UK

Examples: Social Media Scams



The Criminals

Identifying a victim

```
graph TD; A[Identifying a victim] --> B[Victim Lists/Data Sharing]; A --> C[Social Media]; A --> D[Random]; A --> E[Targeted];
```

**Victim Lists/Data
Sharing**

Social Media

Random

Targeted

Engaging with a victim

```
graph TD; A[Engaging with a victim] --> B[Legitimacy]; A --> C[Personalisation]; A --> D[Secrecy]; A --> E[Language and grammar];
```

Legitimacy

Personalisation

Secrecy

**Language and
grammar**

Tactics used by 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



Dear Sir or madam.

Only just read your letter today - I have been ill. live 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

Thank You.

The Victims

Criminals prey on vulnerability

Situational

Work

Relationships

Health

Loneliness

Marketplace

Switching
providers

New products

New services

One off
purchases

Why do people respond to scams?

Incentives

Trust

Urgency

Cycle of Victimisation



Consequences of being a victim

Increased Debts

**Poor mental,
physical or
emotional health**

**More likely to end
up in care**

**Damaged
relationships**

**Repeat
victimisation**

**Attempt to, or
take own life**

Practical tips

Reporting and Advice

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.**



Practical tips: **Postal Scams**

- **Mail Redirection Service** - Royal Mail
- **Mail Preference Service** - <https://www.mpsonline.org.uk/>
- **Destroy/remove post**
- **Become a Scam Marshal** - <https://www.friendsagainstscams.org.uk/scammarshals>

Practical tips: **Telephone Scams**

- **Telephone Preference Service -**
<https://www.tpsonline.org.uk/>
- **Call blockers**
- **Phone stickers** – reminders for the resident
- Forward scams texts to **7726**

Practical tips: Doorstep Scams

- **Password system** with utility companies
- **Home security** – cameras (or dummy cameras), checking through the porch
- **Trusted contact** – a neighbour or family member
- **Doorstep stickers** – www.friendsagainstscams.org.uk/NCC
- **Trusted Trader** schemes

Practical tips: **Online Scams**

- Forward **emails** to report@phishing.gov.uk
- **Passwords**
- **Personal information** stays personal
- **Check a website** - www.getsafeonline.org/checkawebsite/

Thank you for listening!

Any questions?

friendsagainstscams@surreycc.gov.uk