

## **Fraud and Scams**

### **With Citizens Advice Rushmoor, Trading Standards and the Police**

Our exploration of fraud and scams was extremely valuable, highlighting how easily even the most intelligent, well-informed people can be taken in, how to protect yourself and what to do when you fall victim.

Ivan, from Citizens Advice, began with an exploration of the excellent Citizens Advice website, where a wealth of help is available under the consumer tab, ranging from spotting and reporting scams to letter templates for complaints. There is a list of top tips to avoid online scams, advice on protecting vulnerable people and much else that is well worth taking the time to explore: <https://www.citizensadvice.org.uk>.

Citizens Advice is the local link for Trading Standards and Ivan stressed that the public should always report anything suspicious because it enables the authorities to identify patterns and focus resources more effectively. If more convenient, a drop-in service is available, where an appropriate course of action can be determined. Problems can also be addressed by telephone, by email or by webchat.

Should the worst happen, Citizens Advice Rushmoor has a list of local solicitors who will give 30 minutes of free legal advice.

Over 100 local people are volunteers at Citizens Advice Rushmoor and they are always looking for more, to carry out this valuable and rewarding work.

Julie, from Trading Standards, explained that this is a Hampshire County Council service, set up in the 19<sup>th</sup> century and covering the whole county except Portsmouth and Southampton. Originally simply monitoring weights and measures, the role of Trading Standards has expanded over time to include food quality, environmental safety, age-related sales, product safety, animal health, welfare and feed, fraud and deceptive trading practices. Doorstep traders are dealt with by dedicated officers. However, they no longer deal with consumer issues, having passed that responsibility to Citizens Advice.

Some unscrupulous practices may not be criminal offences, so Trading Standards need to assess harm. Prosecution is a last resort and handled in-house, not via the Crown Prosecution Service. Risk to safety is given the highest priority, especially where vulnerable people are concerned, and there is a Safeguarding Team to help victims of financial abuse and scams.

Postal scams are very common and the documentation looks convincing because scammers use psychologists and lawyers for authenticity. But traps lie hidden in the small print. Many postal scams originate overseas, with the perpetrators selling on contact details of likely targets. One unusual scam claims a psychic connection with the victim, who is identified as having been cursed. A cheap talisman is offered for sale, guaranteed to lift the curse. Not only does the perpetrator receive money for the talisman but now has contact details for sale.

Telephone scams are also common and can affect the victim psychologically and financially, leading to illogical behaviour. It is worth investing in a phone with call recognition and never to respond to foreign calls unless you know the caller.

Worst of all are scams where individuals come to residents' homes, offering unnecessary repair works, exorbitantly priced maintenance work, or posing as trusted professionals such as Police officers or utilities personnel to gain access. They sometimes provide a phone number so that their credibility can be verified but that, too, is a scam. The advice is always to deny entry until you can check using a number that you trust. No reputable visitor will object to this, and it will deter imposters.

One useful piece of information is that there is a 14-day cooling off period for purchases made on the doorstep, so it is essential to get written confirmation of the transaction. A reputable trader will have no objection to this. Also, it is wise to make payment via credit card since BACs transfers can't be refunded.

Representing the Police, Cath began her presentation by explaining her role as a PCSO and the Hampshire Alert system of distributing information about crime and advice on how residents can protect themselves and their property. She went on to describe the main types of crime that fall under the headings of fraud/scams: distraction crimes, rogue trading, courier crimes and mail/phone crimes.

Distraction crimes are difficult to solve because the crime often goes undetected for some while, by which time the victim is unable to provide a description of the individual who came to the door and kept him or her occupied while an accomplice gained entry and stole property. It is wise to keep back doors locked, especially when answering the front door, and to only open the door to recognised visitors, or whose identity can be verified.

Rogue traders, often very charming and plausible, identify small 'problems' often located somewhere difficult to reach so that the householder cannot check, which they offer to repair cheaply. Once on site, however, the scale of the alleged problem grows, along with the cost, and vulnerable individuals can lose their life savings to these unscrupulous, unqualified builders, who may well do no work at all. They may even take victims to ATMs for cash payment, which can provide further opportunities for crime.

Residents should use chains and spyholes to ascertain whether they should open the door, and never to open the door to strangers. We should report any suspicious behaviour, such as unmarked vans cruising neighbourhoods slowly, by calling 101. All information is valuable. Reliable, reputable traders, who have been approved by Trading Standards, can be found on the Buy with Confidence website, and it is always wise to check. If a doorstep deal seems too good to be true, it generally is.

Neighbourhood Watch and the Police have a Good Neighbour Scheme where vulnerable people can show a card, at a window, saying they will not open the door and giving the address of a neighbour to contact. All residents are advised to adopt the practice: lock, stop, tell. Keep doors locked. Deny access to all strangers. Report all suspicions.

Courier fraud is clever and convincing. The criminal poses as someone to be trusted, such as a Police officer or an HMRC inspector, claiming to be investigating a bank or credit card fraud, and asking for bank details, or even cash. They often provide a phone number to call for verification purposes, which, apart from convincing the victim that the visitor can be trusted remains open after hanging up, so that subsequent calls giving bank details, including pin numbers, can be captured.

The advice is that nobody legitimate will *ever* ask you for your pin number, nor ask for cash. To check credentials, call your bank using a number other than the one offered.

Similarly, anyone claiming to be an engineer needing to fix a fault on your computer should be treated with suspicion. End the call and call your service provider, either by using a different phone or by waiting several minutes to ensure the line is no longer open.

It is worth investing in a telephone preference service, which is a deterrent to criminals because they have the power to impose fines for nuisance calls; however, ironically, there are scams based on these, so it is worth seeking consumer advice. Phones that identify the caller are helpful, especially for vulnerable people who may be too trusting.

Overall, the message was clear from all three of our speakers: be wary and take all possible measures to protect yourself. If you should fall victim, report it immediately. And look out for neighbours and family members who might be unaware that they have been victims or who may be vulnerable. This is a problem that can affect anyone and we need to protect ourselves as a community as well as individuals.

All the information you need, either to protect yourself, or in the event that fall victim, are on the Citizens Advice website, so bookmark/favourite it: <https://www.citizensadvice.org.uk>