

# SCAMS AWARENESS UPDATE

## Older Persons Scams Awareness & Aftercare Project

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## New Year, New You...

### ...and new habits to keep us safe from scams.

This is the time of year when many people reflect on the last twelve months and think about the bad habits they'd like to change. This may be to do with health, diet or exercise. It's also a time when we think about new activities we may like to try.

It's no different for keeping ourselves safe from fraud and doorstep crime. We can all fall into bad habits, which make us more vulnerable to being scammed. Read on to see how bad habits can be turned around (even the one you never thought you had!).

Now may also be a good time to think about new habits and activities you may like to start, to be more resilient against scams. That may be a computer class, or time with a family member or friend to get to know your computer, tablet or smartphone better. It could be sorting out your home and garden so you are less vulnerable to doorstep rogue traders.

Remember, if you live in the northern part of Cheshire East, our Scams Awareness and Aftercare Project could offer a scams awareness talk to a group of older people or individuals. We can also support you if you have been a victim of a scam. We can be contacted on 01625 612958 or [enquiries@ageukce.org](mailto:enquiries@ageukce.org).

## Bad habit #1 - having the same password for lots of accounts

It seems we need a username and password for everything now - if we're talking to organisations over the phone or accounts online.

It's seems easier to have the same password for lots of accounts, as it saves having to think of new ones, and it's easy to remember.

But, if you can remember it, so can a scammer.



## New habit - have strong, separate passwords

The first two passwords in the photo are the 1<sup>st</sup> and 4<sup>th</sup> most popular in the world!

Choose strong, different passwords for your accounts. [Get Safe Online](#) recommend choosing 3 random words e.g. BoxCupRadio. Adding letters and keyboard characters makes it stronger again. Avoid using children's or pets' names, football clubs, birthdays or parts of addresses.

## Bad habit #2 - being too polite or trusting

Many of us always look for the good in someone. It's also in our nature to believe someone is who they say they are, because we would never dream of impersonating someone.

These are lovely attributes to have.

Unfortunately, this means that we are sometimes too polite to say "No" when someone phones us with an offer, or we believe everything a stranger tells us is true.



## New habit - practice stranger danger

As children, we're told not to speak to strangers. It's no different as we get older.

It's okay to be cautious when a stranger contacts you out of the blue. This may be on the phone, by email, chatting online or a doorstep caller. In Cheshire East, we have recently had people contacted by criminals pretending to be from banks, so it pays to be alert.

## Bad habit #3 - sharing too much information

Criminals are very sophisticated in getting us to share information with them.

This can be anything from asking you to complete a survey to win a prize, to telling you lots about them when chatting online to entice you to respond with the same information about yourself.

They can use this information to go on to commit fraud.



## New habit - only share what you need to

Don't assume that because someone knows something about you (e.g. your name, address and who you bank with), that it's okay to give them more information. They may be guessing or have got it from public records.

If you're chatting online, through bingo, social media or dating sites, don't share too much about yourself with people you haven't met.

## Bad habit #4 - responding immediately

Whenever we get a call, text, email, post or a knock at the door, we're tempted to respond quickly. This can be so we don't appear rude, we don't want to miss out, or we're being asked to act immediately.

Criminals know this, and play on it.



## New habit - breathe and wait a second

The [Take Five to Stop Fraud](#) campaign talks about taking a moment to stop and think before parting with your money or information.

This pause is useful to calm yourself and think rationally, giving you time to remember to make certain checks.

Genuine organisations will not mind anyone "taking 5".

## Bad habit #5 - believing offers too good to be true

We may be tempted by a product or investment as it appears to be endorsed by a celebrity we admire or believe knows about the offer.

Unfortunately, criminals use celebrity photos and fake quotes in their adverts. Celebrities abused in this way include Martin Lewis (Money Saving Expert) and the tennis player, Andy Murray.



## New habit - don't believe everything you see or hear

Never take a celebrity endorsement on face value - be it on radio, TV, online or in a magazine.

Always do your research for making investments. Check any investment company with the [Financial Conducts Authority](#). When spending your money, go by the quality of the product, not by someone who liked it.

## Bad habit #6 - not reporting scams

There's lot's of reasons why people don't report scams - we think someone else will, we don't think it's worth it (nothing will get done) or we're not sure where to report it to.

If we have been scammed, we may feel embarrassed to report it.

Reporting scams is the only way others can be alerted to them, investigations can be made and victims can get the support they need.



## New habit - report, report, report

Reporting scam emails over the past two years has help to remove more than 70,000 scams across 130,000 websites.

Here's how to report scams:

**Phone calls:** report to Action Fraud on 0300 123 2040

**Emails:** forward emails to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

**Texts:** forward texts to 7726

**Doorstep:** Call the Police on 101 or contact Citizen Advice on 0808 223 1133

Here are some recent scams to look out for. Please share with family, friends and community.



## HMRC and Plan B email scam

January often sees an increase in HMRC scams, as it's the month for self assessment tax returns.

This month, as reported on BBC Morning Live, there's a scam pretending to be from the NHS, working with HMRC. It says you're eligible for a tax refund as part of a programme for financial support, because England has moved to Plan B. It asks you to click on a link to claim the refund.

Watch out for this scam, and for any others that relate to completing your self-assessment or tax rebates.



## Supermarket gift card scam

We've had several reports of emails and texts offering free supermarket

gift cards to the value of up to £500. So far, these have pretended to come from Tesco, Iceland and Asda. Sometimes, they ask you to complete a survey to win the voucher.

Many of us shop online and may use these stores, so it's easy to think they're genuine. As always, don't click on links in emails and texts that you weren't expecting, even from brands you know. Make the usual checks to see if they're genuine.



## Home working recruitment scam

With the cost of living rising, you

may be tempted to take a job working from home.

Criminals are using texts, emails and WhatsApp to advertise jobs that don't exist or are impossible to earn the stated amount. Clicking on the link may also infect your device.

Only apply for jobs through reputable job sites and never be tempted by an offer that's too good to be true.



## Scam messages from "friends"

Some people have received texts or messages on

WhatsApp or Messenger from one of their friends/contacts. The message says they might be in a video, and gives a link to click to see it.

It is likely that criminals have got into your friend's account and sent the message. The links can contain viruses that harm your device or allow criminals to hold you to ransom to get it fixed.

Don't click the link and contact your friend in a different way to check if they sent a message.

## COMING NEXT TIME

- Current scams
- Greenwashing

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing [sally.wilson@ageukce.org](mailto:sally.wilson@ageukce.org)

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