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Cheshire East Age UK

SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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Welcome!

Welcome back to our scams awareness update. This is an integral part of the Older Persons Scams Awareness and Aftercare Project, a partnership between Age UK Cheshire East and Cheshire East Council Trading Standards Team.

The bulletin has proved so popular that it will now be published monthly.

In this second edition we continue to highlight current scams, give hints and tips on how to keep yourself safe and how to help others. There is a particular focus on banking scams.

If you live in the northern part of the Cheshire East borough you can get involved in the project. For more information, to book an awareness session for your group or to volunteer on the project please visit the Age UK Cheshire East website or contact Sally Wilson at sally.wilson@ageukce.org or on 07932 999902.

The Older Persons Scams Awareness & Aftercare Project is brought to you by

Cheshire East Age UK
Cheshire East Council Trading Standards
Garfield Weston Foundation
Community Fund

BANKING SCAMS

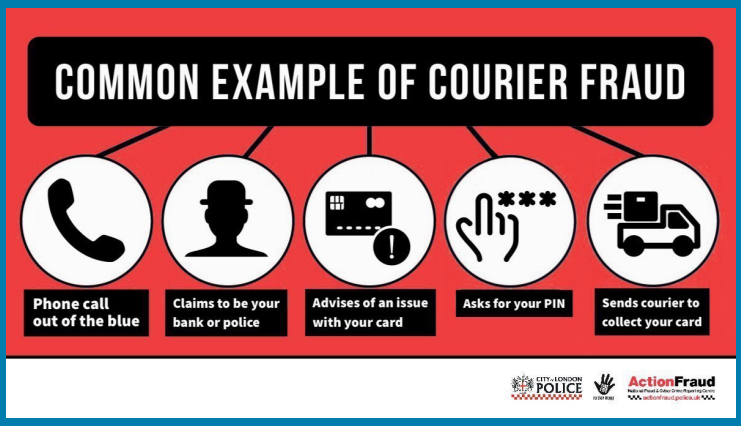
In the current climate, with older people self-isolating, many banks are contacting customers to offer services such as wellbeing phone calls to see if older clients need help with their account, cash delivery service and dedicated call lines for over 70s. Some banks are being proactive in emailing their customers with tips on fraud prevention.

However, scammers are also contacting people pretending to be from the bank.
Criminals are clever, so it's sometimes hard to tell the difference between genuine and hoax contact.

Here are some examples:

COURIER FRAUD - Fraudsters telephone a potential victim, claiming to be from their bank, the police or another law enforcement authority. They then trick the person into revealing their PIN and agreeing to hand over their debit or credit card.

REMEMBER: The Police or your bank will never ask you to withdraw money.



MANDATE FRAUD - You are contacted by someone pretending to be from an organisation you have a standing order with, and asked to change the order to reflect a change in their banking. The standing order mandate is changed but next month the actual organisation fails to deliver your products or a membership has been cancelled as they did not receive their payment. The money is going into the fraudsters bank account.

REMEMBER - Neither the Police nor your bank will ever:

- **Ask you for your *full* PIN number or banking passwords, either by email, over the phone or in person.**
- **Send someone to your home to collect cash, bank cards or anything else.**
- **Ask you to email or text personal or banking information.**
- **Send an email with a link to a page that asks you to enter your online banking log-in details.**
- **Ask you to authorise the transfer of funds to a new account or hand over cash.**
- **Ask you to carry out a test transaction online.**
- **Provide banking services through any mobile apps other than the bank's official apps.**

CONTACT YOUR BANK IMMEDIATELY if you have transferred money to the scammer in the last 24 hours or you think your account details or PIN have been stolen.

CURRENT SCAMS

There are at least two different TV licence scam emails around at the moment. They claim the recipient's direct debit has failed and they need to pay to avoid prosecution. The message sometimes says the recipient is eligible for a "COVID 19 Personalised Offer" of 6 months free. The scam is designed to steal personal and financial information by clicking on links.

Throughout the country people are receiving scam phone calls claiming to represent councils offering to help purchase groceries. They then try to find out your bank details.

Locally, Cheshire East Council's People Helping People scheme will only contact you if you, or a friend/family member, has requested support. If in doubt, hang up and call the scheme direct on **0300 123 5034** to verify if you are part of the scheme.

Similarly, Age UK Cheshire East will only call if you or a friend/family member has requested support for you. If you receive a call purporting to be from Age UK Cheshire East and you are unsure it is genuine, hang up and call **01625 612958**.

Criminals have been approaching homes to carry out fraud attacks. These include fraudsters offering to go to the shops, taking their money or bank cards and not returning them. Criminals may also be calling at people's homes offering to test them for COVID-19. This is a scam by criminals who are trying to gain access to your home – do not let them in and ensure that you contact the police on 101.

Scammers have been sending emails and texts pretending to be a major supermarket including Tesco, Asda and Morrisons.

These hoaxes offer fake vouchers or prizes to customers through seemingly genuine websites. However, the sites act quickly to steal personal and financial information.

If you spot these or other scams, you can report them by following the advice on the next page.

REPORTING SCAMS

If you spot a scam or have been scammed it is important to report it. This can help prevent others being scammed and can give you a sense of empowerment.

If you have been scammed, the Police and Citizens Advice information below will be able to help you.

If you spot a scam before falling for it, the Citizens Advice, email and text information below will help.

Police Non-emergency Number 101

If you have been scammed and are a vitim of fraud, you should contact the Police immediately by **calling 101** if:

- The scammer is in your area
- You've transferred money to the scammer in the last 24 hours

If you feel threatened or unsafe call 999

Citizens Advice Scams Action Service

Get free, impartial and confidential help with scams

0808 250 5050 (free from mobiles and landlines)
Monday - Friday 9am - 5pm

citizensadvice.org.uk/scamsaction

Email Reporting Service

If you receive an email which you're not quite sure about, you can forward it to report@phishing.gov.uk

Members of our team who have used this service have seen a reduction in the number of emails received.

Suspicious Texts

Remember you can report suspicious texts by forwarding the original message to 7726, which spells SPAM on your keyboard

COMING NEXT TIME...

- Current scams
- Focus on romance scams

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

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