ARE YOU SAVVY ABOUT SCAMS?

JULY IS NATIONAL SCAMS MONTH AND ORGANISATIONS ALL OVER THE COUNTRY WILL BE MAKING PEOPLE AWARE OF SCAMS.

According to the Office for National Statistics, in 2015 there were an estimated 7.6 million cases of fraud and cybercrime in England and Wales alone. It means most people in the UK are now far more likely to be conned than burgled.

There are 57% more cases of identity fraud reported this year so far than last year, and there is a sharp rise in young people becoming victims as they share too much information about themselves.

Fraud is nearly always built on trust. While we should not live in fear, by learning to spot if someone is not as trustworthy as they seem, many more of us could avoid being caught out.

Here are some useful tips to help you defend yourself.

COMPUTER

Criminals can secretly install malicious software on your computer or device like smart phone or tablet that can steal your personal information. It can track what you type on your keyboard, copy personal files or photos or display messages demanding money.

Tips:

- **Make sure you always have reputable internet security software on your computer.**
- **Keep you security software up to date. a short lapse without it can cause many viruses on your computer.**
- **Always install up-dates as soon as you are advised to.**
- **Keep your firewall switched on**

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SOCIAL MEDIA

Social networks are all about staying in touch with family and friends, and sharing events in our lives

TIPS

- **Assume that once you put information on the site, it stays there forever**, so be careful what you put on a site.
- **Be selective when accepting a friend**: Do you really know they are not fake?
- **Exercise caution when clicking on links:** Even if they're from friends. Hackers prey on social networks because you are more likely to click on something from your friends.
- **Manage your privacy settings:** Make sure that you are only sharing information with friends and family.
- **Don't reveal personal information.**
- **Change your password frequently.**
- **Turn off the GPS function on your smartphone camera, i**f you plan to share images online, to keep your exact location private.

DOORSTEP

You could be conned by bogus tradesman and charity workers knocking on your door to try and sell you something. Tradesmen might try and con you into doing work that isn't needed to be done and if you do agree it could be of poor quality or overpriced. You can't rely on the ID they show you as these can easily be forged.

TIPS:

- Don't agree to anything on the spot – shop around.
- Get at least three written quotes from other trades people.
- Contact charities via their official websites to check authenticity.
- **ACTION FRAUD** suggests taking a photograph of a salesman on your mobile phone – if they are legitimate, they shouldn't mind

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EMAILS

Are often designed to look like they come from companies you know or people you trust, scam emails aim to panic you or trick you into sending money or disclosing personal information including bank details and passwords.

TIPS:

- **Don't click on links or attachments from an unknown source**
- **Don't be tempted to send money that is requested by email without checking it out first, even if it appears to be from someone you know.**

POOR GRAMMER OR DOGGY SPELLING

Banks and retailers proof read their emails and websites so they are very unlikely to have poor grammar or spelling mistakes. Phishing emails will not undergo such a rigorous process.

TIPS

- **Be wary of emails or sites with poor grammar or spelling mistakes.**
- **Don't be fooled research the companies.**
- **Definitely don't send them money or disclose personal information.**

MAKING SURE THE ELDERLY DO NOT FALL A VICTIM OF SPAMS

Anyone can fall a victim of scams but the elderly are hardest hit as they can be over trusting. if you care for an elderly person look out for the warning signs:

TIPS

- **A lot of junk mail being received**
- **Frequent phone calls from strangers**
- **Money disappearing from bank accounts**
- **Being asked to post letters to organisations that appear 'fishy'**
- **Visit www.thinkjessica.com website which shows how some elderly people can become serious victims of scams.**

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POST

The most common postal fraud are those which say you have won a lottery prize or competition. They try and con you into thinking it is a 'secret' or 'inclusive' deal that will make you rich or offer a job with high earnings for little work. They also use clairvoyants who play on your good nature and promise if you send money it will help your family or stop you having any bad luck. They are clever and have already identified vulnerable or lonely people and play on their conscience. Vulnerable people are put on what they call a 'suckers list'.

TIPS:

- **Don't be tempted to believe them.**
- **Don't respond to their letters.**
- **Definitely don't send any money**
- **Discuss the letters you receive with family, friends or someone you can trust. If you receive a lot of these letters inform the police**

SHRED AND DISTROY

Shred identifiable information and protect your personal details

***Make sure that criminals can't identify you. You never know who goes down your bins*.**

TIPS

- **Never give your bank details or pin to anyone.**
- **Choose a pin number that cannot easily be guessed.**
- **Shred or burn all financial documents including envelopes as branded letters show you have a relationship that could be taken advantage of.**

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TEXT MESSAGES

Be careful of text messages that are worded as if they come from a friend. They may ask you to ring back but this could incur premium rate charges. Other alarming text messages can appear to have come from your bank – warning of unusual activity on your account and providing a "secure" link to log in.

TIPS:

- **Don't respond to unknown numbers.**
- **Don't click on suspicious links in texts, posts, tweets or other messages.**
- **Numbers can be "spoofed" to make them look like they come from your bank or other organisations, when they're actually fraudulent.**

TELEPHONE

Criminals may telephone you claiming to be from the police, your bank or other trusted organisations. They can panic you into transferring money into their accounts, sending them your bank details or giving away pin numbers. Others can pretend to be computer engineers, investment managers etc. They are clever and can sound authentic

TIPS:

- **Do not engage with cold callers.**
- **Never reveal your PINs, passwords or memorable information, including tapping them into your telephone keypad.**
- **Ring your bank back to check, but use another phone.**
- **Don't trust someone just because they know a lot about you – scammers do their homework.**

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WEBSITES

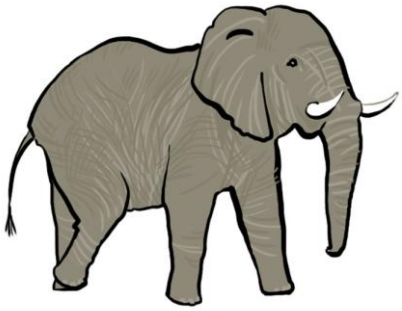
Don't be fooled by professional looking websites. Scammers are good at making their fraudulent sites look authentic and very professional.

Don't think because it appears on a reputable search engine that it's a reputable site.

TIPS

- **Don't be tempted to click on websites you are not familiar with.**
- **Do not download anything from a website that isn't well know.**
- **If you are asked to send money to someone you don't know or you are told you have won a competition you didn't enter ....STOP...don't do it.**

IDENTITY FRAUD



The internet is like an elephant it never forgets, details about you and your family will stay there forever unless you remove them

Criminals constantly scan the internet looking for evidence they can use to pretend to be you and they can use these details to open bank accounts , phone contracts and lines of credit in your name. Parcels can be intercepted before delivery and you end up with the bill or contract for something you haven't ordered.

TIPS

- **Change your passwords regularly**
- **Unsubscribe to services you no longer use**
- **be more aware of where you are sharing information**
- **Be careful about what you put on line such as dates of birth (social media)**
- **Check your credit reference regularly**
- **Check bank account details regularly**
- **Look at the website www.getsafeonline.org.**

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REPORTING FRAUD

If you think you have been a victim of fraud or know someone else who has you should report it and encourage them to do so too.

You can report it to:

1. ActionFraud this is the UK's national fraud and cyber crime reporting centre.
Telephone: 0300 123 204 http://www.actionfraud.police.uk/

2. **Crime Stoppers**

CRIMESTOPPERS
0800 555 111

OR RING 999 IF SOMEONE IS IN IMMEDIATE DANGER.

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