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Scams



Key messages

- Scams affect millions of people across the UK. People who are scammed often experience loneliness, shame and social isolation.
- Only 5 % of victims report being scammed.
- The average loss is £1,000 per victim. However, it is not uncommon for victims to lose hundreds of thousands of pounds.
- Older victims are 2.4 times more likely to die or go into care within two years of being scammed.

What types of scams are there?

Phone: Unexpected callers pretending to be reputable, selling products and services or posing as the police or banks. Text messages alerting you to fictitious problems, rewards and refunds.

Post: Prize draws, fake lotteries, clairvoyants, inheritance, investments and wills and trusts. Catalogues and brochures selling overpriced items such as vitamin and health products with expensive postage and long-term contracts.

Online: Emails that pretend to be from genuine organisations and contain malicious links and attachments. Fake websites selling products and adverts for amazing offers; pop-ups offering great deals; romance scams asking you for money.

Doorstep: Rogue traders offering goods or services at your door. The work completed may be of poor quality or overpriced. Bogus callers may make false claims about fundraising or reasons to enter your home, such as claiming to be from the water board.

Top tips to avoid being scammed

- Don't give out personal or banking details.
- Don't pursue services with cold callers.
- Look for spelling mistakes and poor grammar.
- If think you've been scammed or have shared your bank details in error, immediately inform your bank.
- Look at email addresses - do they match the company name that it allegedly represents?
- Don't open suspicious emails or texts, and don't click on links or attachments.
- Check company reviews before making a purchase.
- Get a second opinion, show people suspicious emails, letters and text messages.
- Don't be rushed into making a decision.

Don't be tricked:

By polite, well-spoken people. They practise what they are going to say. They read from a script and will sound genuine.

By the promise of a refund. They will ask for bank details to pay you your money or claim there is a charge for their services. There is no refund.

By problems with a payment. They might claim there was a problem with your banking or an outstanding payment.

If they try to panic you. They may say there is a service or account problem and you must follow instructions or have your service cancelled, receive a court summons, or be arrested.

By kind gestures. Traders at the door might offer to take you to the bank if you haven't got the cash to pay them. Phone callers may explain how to pay with your card or arrange for a courier to come to your house.

If the offer seems too good to be true, it probably is!

Talk and learn about scams

Raise awareness of scams with your friends and family. The more we talk about scams the more we can stop it. Complete an online training session 'Friends against scams' at:

<https://dudleymbc.insight4grc.com/UserHome?AuthManual=1>

HELP AND SUPPORT

Report a company to Trading Standards if you have been misled or pressured into buying products or services, if you have bought a fake or counterfeit item, or an item that is unsafe or dangerous. For more information go to:

www.citizensadvice.org.uk/consumer/get-more-help/report-to-trading-standards/

Report all concerns to Trading Standards via the Citizens Advice Consumer Service on **0808 223 1133**.

Support for scam victims is available at Dudley Council's Trading Standards Scams Unit on **01384 818871**.

Look on the Trading Standards web pages for more information at: www.dudley.gov.uk/scams

Dudley Trading Standards runs the Fix A Home approved traders scheme.

Visit: www.dudley.gov.uk/resident/your-council/trading-standards/fix-a-home

The Telephone Preference Service (TPS) and Mail Preference Service (MPS) are ways to reduce marketing calls and post. Visit: www.tpsonline.org.uk and www.mpsonline.org.uk for more information.

