

# Are you scam aware?

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advice**

**#scamaware**

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**A scam is a scheme to con people out of their money.**

7 out of 10 people have been targeted by scammers in the last 2 years.

Most victims don't report scams. But the impacts can be huge - people can:

- lose their life savings
- suffer emotional trauma or mental health problems
- lose their confidence
- suffer long-term health problems

# Coronavirus scams

Protecting ourselves and others against scams is more important than ever this year due to the **coronavirus crisis**.

Our data shows many new scams have emerged during the pandemic, including:

- **adverts for face masks or medical equipment at high prices**
- **adverts selling fake cures for coronavirus**
- **emails or texts pretending to be from the government**
- **emails offering life insurance against coronavirus**
- **people knocking at the door and asking for money for fake charities**

# Common scams

Scams can affect anyone, so it's important to know how to spot one. **Common scams include:**

- **Emails scams.** Harmful links are used to deceive people into revealing personal/financial details. By spoofing emails, email addresses, websites and payment services, scammers can trick people into believing they are dealing with genuine banks, traders and/or authorities (e.g. the Government). These are also known as copycat scams.
- **Upfront payment/fee scams.** This covers a wide range of situations and scam delivery channels, but they usually ask for an upfront payment to unlock either a cash prize, a PPI claim amount or for initiating a service.

- **Doorstep selling.** These all begin with the person getting an unrequested knock on their door. They are often for expensive home improvements which the victim did not want or was pressured into.
- **Investment scams.** Often conducted either online or over the phone, these can result in people losing thousands of pounds for non-existent stocks, shares and other investments such as rare wine or art. Average losses are very high.
- **Antivirus/computer.** People are cold called and told they have a problem with their computer which, for a fee, can be fixed. Alternatively the victim might initiate the contact in response to an online advert or prompt claiming that their device has been infected with a virus.

You can find out more about current scams on  
Action Fraud's website at  
[www.actionfraud.police.uk/news](http://www.actionfraud.police.uk/news).

The logo for Citizens Advice, featuring a blue speech bubble shape with the text "citizens advice" inside in white lowercase letters.

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# Suspect a scam?

There are **4 important things** you can do if you suspect you're the target of a scam:

## 1. TAKE ACTION

- **Contact your bank or credit card company** (if payment or banking details are involved in the scam).
- If the scam is a pension transfer, contact the **provider** immediately, along with the **Pensions Advisory Service**.
- Protect yourself from further risks. For example, if a scammer has gained access to your computer reset your passwords and update your antivirus software.
- Gather all the details of the scam.



# Suspect a scam?

## 2. SEEK ADVICE

- Get advice from the **Citizens Advice consumer service** on **0808 223 1133**, or on **0808 223 1144** for a Welsh-speaking adviser. You can get advice directly from a Scams Action adviser by calling **0808 250 5050**.
- Scams advice and information can also be found online at [www.citizensadvice.org.uk/sa20](http://www.citizensadvice.org.uk/sa20).
- The Citizens Advice consumer service can also report problems to Trading Standards on your behalf.

# Suspect a scam?

## 3. REPORT

- Report scams and suspected scams to **Action Fraud** on **0300 123 2040** or at **[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**. Action Fraud is the UK's national reporting centre for fraud and internet crime.
- The Crime Survey for England and Wales suggests that only 1 in 7 fraud incidents either come to the attention of the police or are reported to Action Fraud.
- Reporting not only helps to inform the work of advice or enforcement agencies like ourselves and Trading Standards; **it also helps to prevent future scams.**

# Suspect a scam?

## 4. TALK

- As a nation, we still don't talk enough about scams.
- **7 out of 10 people targeted by a scam do not tell anyone about it, including friends, family or the authorities.**
- Talking about scams can help reduce the stigma and help protect others from falling victim.
- **Tell family, friends, neighbours** about your experiences so that they can avoid scams and find out how to protect themselves.

# Top tips to avoid coronavirus scams

- If you see emails or texts about coronavirus from someone you don't know, or from an unusual email address, **don't click on any links or buy anything.**
- **Read** emails or texts claiming to be from the government or official services carefully. **Look out for spelling errors or typos** - these could be a sign that they're not legitimate. If you need a government service, go to **gov.uk** to access it rather than clicking on a link in an email.
- If someone knocks on your door and offers to help with food shopping, **do not hand any money over** until they have returned and given you the food.

# General tips to avoid scams

- **Stop and think** before parting with your money or information. Don't give money or personal details to anyone you don't know or trust - for example, someone who knocks on the door offering to help.
- If you're contacted out of the blue - **be suspicious**.
- Say no to cold-call investments and pensions reviews.
- It's ok to refuse requests - only criminals will try to rush or panic you.
- Your bank will never phone you to ask for your PIN or online banking password.
- If you haven't bought a ticket - you can't win it.
- You shouldn't have to pay anything to get a prize.

**Thank you.**

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