

Can you stop the person you care for from being scammed?

A guide for carers and care professionals



WHAT IS A SCAM?

A scam is a scheme to con someone out of their cash. Many scams take the form of bogus and fraudulent offers sent by post, telephone or e-mail.

Every year, three million people fall victim to scams, losing an average of £850 each.

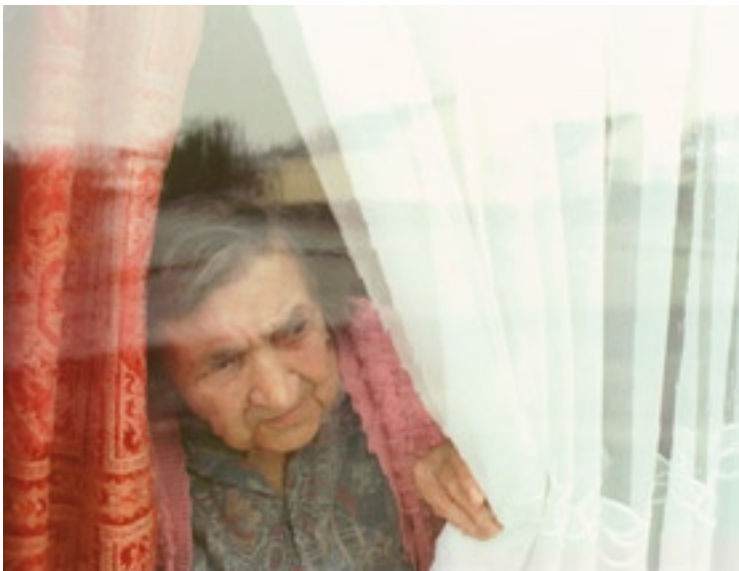
Fake lottery and prize draw wins, bogus psychic predictions, get-rich-quick investment cons and 'miracle' health cures are just some of the tricks scammers try. Though anyone can fall for a scam, the elderly and vulnerable are more likely to be targeted.

SCHEMING
CRAFTY
AGGRESSIVE
MALICIOUS
DON'T LET THEM CON YOU

WHAT IS A CHRONIC SCAM VICTIM?

A chronic scam victim is someone repeatedly taken in by scams. This may be because they are over-trusting, socially isolated or suffer from a mental incapacity such as dementia.

It often starts with the person replying to just one scam mailing. Their details then go on a 'suckers list', and they may get many more scam mailings and phone calls – sometimes more than 100 a week – hounding them for money. Victims often end up losing their life savings, health and peace of mind.

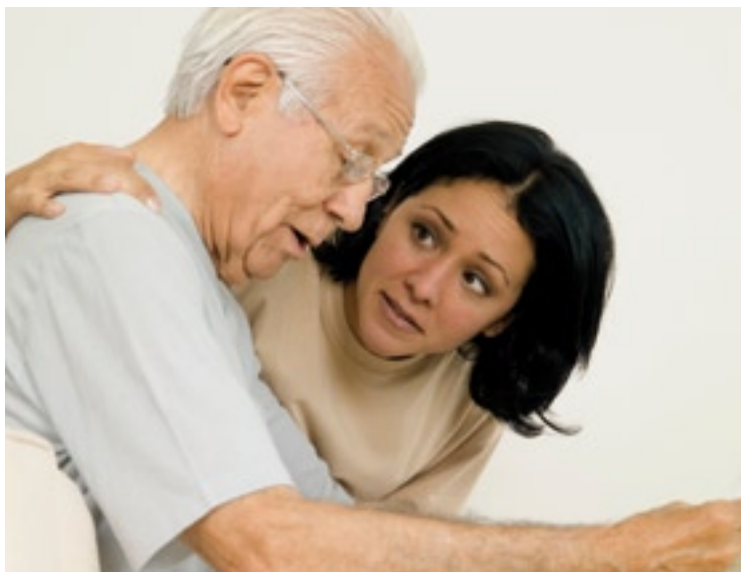


WHAT CAN YOU DO?

As a care professional, or a carer such as a relative, friend or neighbour, you may be one of the few people in regular contact with the person you look after. You are in a unique position to help stop them being scammed. You can do that by knowing what to watch out for, passing on some simple tips, and knowing where to go for help.

Remember:

- Be alert
- Offer advice
- Get help.



BE ALERT

Look out for the warning signs. Does the person you care for:

- receive a lot of junk mail?
- have a house full of cheap-looking goods such as jewellery and health products?
- receive frequent calls from strangers?
- become secretive when discussing finances with family or friends?

Ask them if they have received any unusual mail or phone calls. Try to do it in a way that doesn't cause unnecessary alarm.

You can find out more about the most common scams on the Consumer Direct website www.consumerdirect.gov.uk (look under 'Consumer issues').

OFFER ADVICE

Some elderly people are often too embarrassed to admit they have fallen for a scam or refuse to believe they have been conned. Criticising them could do more harm than good. Instead, reassure them by explaining that it's a common problem, and that scammers are clever and all sorts of people get duped.

You can also help them protect themselves by talking to them about the letters or phone calls they get, and by sharing some simple tips:

- Never reply straight away to an offer. Speak to a relative, friend, neighbour or your carer before you send any money.
- Never trust anyone who says you've won the lottery or a big prize – they will always want you to send them a fee or order something, and you'll never see your promised winnings.
- Don't ring a premium-rate 090 number to claim a prize unless you know how much the call will cost and what you are likely to receive.
- Never give your bank account details or other personal information to people you don't know.

- Don't be frightened into sending off money to so-called psychics. They send identical letters to thousands of other people to con them.
- Suggest that the person asks Royal Mail to re-direct their post to a relative or friend, and signs up to the free Mailing Preference Service to reduce the amount of unsolicited mail they receive (Tel: 0845 703 4599). They might also need to change their telephone number to prevent further scam calls.

You can also give the person you care for a copy of the 'Don't let them con you' leaflet.



GET HELP

If the victim is reluctant to talk about the problem, or won't accept advice, don't give up. A scammer will not stop until the victim's money has run out – even if this means they end up losing their home and life savings, as well as their confidence and self-respect.



If you think the person you care for may be a scam victim, encourage them to get advice from their local Citizens Advice Bureau or from Consumer Direct on 08454 04 05 06.

You could also try:

- suggesting they to talk to someone at their local Age Concern or Neighbourhood Watch
- alerting one of their relatives, friends, or their social worker
- seeking help from Local Authority Trading Standards Services
- informing the local police station.

COMMON SCAMS

Letters predicting the future

So-called psychics or clairvoyants promise to make predictions that will change the course of your life – but first you have to pay a fee.

Bogus foreign lotteries

You are informed of a large lottery win – but you have to send off administration, tax and customs fees to claim your winnings. You get nothing.

Foreign money offers and advance-fee scams

You are offered a huge sum of money in return for helping to get money out of a foreign country, or you are told you are the sole heir to an inheritance. You are asked for your bank details or told to send a fee. You will get nothing in return, and your bank account may be raided.

‘Golden’ investment opportunities

You are offered the chance to invest money in things like shares, fine wine or gemstones. They are often over-priced, very high risk, and difficult to sell on.

‘Miracle’ health cures

You are promised ‘miracle cures’ for ailments such as arthritis. The claims are often exaggerated to con you out of money.

Fake sweepstake and prize draw wins

You are told you've won a large cash sum or another valuable prize. You are asked to send a processing fee, order goods from a catalogue or ring a premium-rate 090 number to claim your prize. You get a cheap prize or nothing at all in return.



What to do if you discover a scam

Anyone who thinks they have been the victim of a scam, or suspects a scam is being attempted, can contact Consumer Direct for clear, practical advice.

**Telephone 08454 04 05 06 or visit
www.consumerdirect.gov.uk**



Call 0800 389 3158 for more free copies of this publication and the 'Don't let them con you' leaflet, or to request a different format or language.

Published by the Office of Fair Trading
Printed in the UK on at least 50% recycled paper
Product code OFT972
Edition 02/08
© Crown copyright 2008