



Ways to protect yourself




Be safe from scammers

This guide explains what you can do to protect yourself from scams and how to spot the warning signs that someone might be trying to scam you.

It explains:

- the ways scammers might try to approach you
- what you can do if you think you've been scammed
- how to avoid being scammed in the future.

As far as possible, the information given in this guide is applicable across the UK.



Often when we talk about scams, we discuss them in financial terms and don't talk about the emotional impact they can have. It's one of those things we just don't really talk about. But they can leave us feeling embarrassed, unsettled and unsafe and have a lasting impact on our confidence. They can also leave us feeling unsure about who we can trust.

But if you've been scammed, it's important to reach out and talk to people about what's happened. It's nothing to feel embarrassed about – these scams are increasingly sophisticated and are purposefully designed to steal your

There's an element of pride and thinking that others might judge you or question your decision making, especially as you get older. But the truth is anyone can be scammed, and lots of people are scammed. By talking about it, you might be surprised by how many people you know are worried about scams too or have been scammed themselves.⁸ (e)-3BDC BT/ams too or h

and it really affected my
self-confidence. But I spoke

Alan, 66

You may receive emails or come across fake websites pretending to be legitimate or trying

Some scammers try to earn your trust by forming a pretend relationship in order to get money from you.

Find out more on page 24.

Scammers may try to get hold of your personal details and use them to access your savings or run up debts in your name.

Find out more on page 26.

Scammers may try to steal your pension, perhaps by offering seemingly attractive but fraudulent investment opportunities.

Find out more on page 29.

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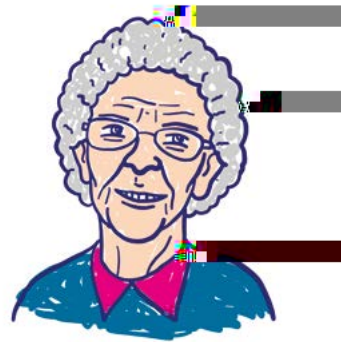
- Traders who say they've noticed something wrong with your property that they can fix.
- People who come to your door claiming to be police officers or bank staff and ask to see your PIN or your bank cards – the real police and bank staff would never come to your house and ask for this information.
- Pushy sellers who say they have large discounts, time-limited offers or only a few items left.
- People who claim to be from gas and electricity companies but don't have an official ID badge.
- Deliveries of any goods or products that you didn't order.
- 'Charity collectors' who seem pushy or can't supply a registered charity number (you can check details with the Charity Commission – see page 37).
- People who ask to come into your home because they say they need help, for example to use your phone, or because they feel unwell or want to use the toilet.



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- If you've been scammed on your doorstep, ring Citizens Advice (page 38) and let them know. They'll then pass your report to the relevant authorities.



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Next steps

See our guide [Scams on your doorstep](#) for more information about rogue traders and staying safe at home.

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- Lotteries or prize draws claiming you've won a fortune. These often look legitimate, with barcodes or ID numbers. The letter will ask you to pay an administration fee, buy a product or call a premium-rate phone number to claim your winnings.
- Bills from companies you don't use. If you receive a bill from a provider and you're not sure if you have an account with them, find the company's contact details in the phone book or online and ask them. Don't use any contact information that's listed on the bill, as it'll likely be set up by the scammer.
- Psychics and clairvoyants who claim to have seen something in your future.
- 'Pyramid' investment schemes, which ask you to pay a fee and recruit friends or family to get a return on your investment.
- People asking for money because of unfortunate circumstances, like illness or poverty.
- Letters from a solicitor about an unclaimed inheritance, often from a relative overseas that you've never heard of.

- **R** : If you receive a letter you think is a scam, ignore it and throw it away. Never reply.
- **R** : Join the Scam Marshal scheme. You send them your scam mail so they can catch criminals. You can find out more on the Friends Against Scams website (page 39).
- **I** : Don't call any premium-rate phone lines. These numbers start with 09 and calls can cost up to £4 per minute.
- **🔍** : If you're unsure, check the details of the organisation or solicitor.
- **O** : Try to avoid being added to mailing lists. For example, when you register to vote, tick the box to opt out of the 'edited register' (also known as the .5 0 038 (i)7165 355.6924 Tm(e

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- Calls asking you to pay to renew your membership of the Telephone Preference Service (TPS) (page 41). The service is free and calls asking you to pay for it are scams.
- Calls that seem to be genuine because the caller has information about you. Just because someone knows your basic details doesn't mean they're legitimate. These details can include your name, address, your mother's maiden name and even your Direct Debits.
- Texts asking you to follow a link to fix a problem with one of your accounts or to track a parcel. These links will often take

- Say no. Ignore a caller that asks you for personal information such as your PIN or tells you that your computer has a virus. A genuine organisation will never ask you for these details over the phone, in an email or in writing.
- Report any scams . Forward unwanted texts to **7726** for free so your mobile phone provider can flag potential scams.
- Check the line. Be aware that scammers can keep your phone line open even after you've hung up. Use a different phone, call someone you know first to check the line is free, or wait at least 10 to 15 minutes between calls to make sure that any scammers have hung up.
- Use an answerphone . You can use an answerphone on your landline or voicemail on your mobile to screen your calls.
- Check your calls
But be aware that some scammers appear as a legitimate

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- Contact Action Fraud to report a scam.
- Contact your bank if you have a debit card, credit account or credit card. There is a centralised number **15** and a local phone number on the back of your card.
- Call, text or go online to report a scam (0300 505041). There's a free call service available to those identified as being at risk of scam, and a Trading Standards office in your area.
- Report a scam WhatsApp number. Tap on the user you want to report. Tap on the three dots in the top right corner. Tap on 'report contact'.

Next steps

Ask your landline provider about what call-blocking services they provide – these are normally free to customers.

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- Keep an eye out for fake websites. These often look like a trusted organisation's real71.7165 397.4464 Tm(t)2.9 (r)-3.1 (u)8.1.5 6.

- **Strong Password**: Always create a strong password for any online accounts, as this will help prevent your account

Good to know

To make a strong password, try using three random words with a combination of capital letters and numbers. Don't use any words or numbers that include personal information, such as your name, street name, house number or date of birth.

The National Cyber Security Centre provides information on how



- **Report suspicious members** : If you become suspicious, most dating platforms and social media sites will let you report a member. You should also be able to block any members that make you feel uneasy or unsafe.
- **Keep safe** : If you arrange to meet someone, meet them in a public place and always let someone know where you'll be.
- **Keep your details private** : Don't share too many personal details, such as your full name, date of birth or bank details.
- **Money** : Don't send money to someone you've never met in person, no matter what reason they give or how long you've been speaking to them.
- **Check profiles** : Have a good look at the person's profile and check they're genuine by putting their name, profile pictures or any repeatedly used phrases and the term 'dating scam' into your search engine.
- If you've lost money in a relationship scam or you think you've been targeted, report it to Action Fraud (page 37).

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Good to know

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- **A** : Cancel any lost or stolen bank cards straight away. If your passport, driving licence, or other personal information has been lost or stolen, contact the organisation that issued it immediately.
- **D** : If you're waiting for a new card or PIN or a new identity document such as a passport, and it's not delivered, alert the organisation responsible straight away.
- : Contact your bank immediately if there are any transactions on your account you don't recognise.
- **K** **PIN** : Don't write them down or tell them to anyone.
- **U** : Try not to use the same password for more than one account and avoid using obvious passwords or any personal information.
- : Always shield your PIN and never let your



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Next steps

For more information about different types of scams and what to look out for, download **T. L. B. B. S.** from the Metropolitan Police website (page 39) or email scams@met.police.uk for a copy.

If you've been scammed, it's important to report it right away. You shouldn't feel embarrassed about being scammed – if someone stole your money in the street you'd report it to the police. It shouldn't be any different if a criminal gets access to your private accounts and steals your money. But where should you report a scam?

- **Emergency services**. Always call **999** if you or someone else is in danger. You can also call **101** to speak to the police in a non-emergency.
- **Bank**. Contact your bank straight away by calling either the centralised number **159** or the phone number on the back of your bank card. They can cancel any cards and freeze your accounts.
- **Action Fraud**. Report it to Action Fraud (page 37) to get a crime reference number.

Action Fraud is the UK's national reporting centre for fraud and cybercrime. If you've experienced fraud of any kind, you can report it to Action Fraud over the phone or through their online reporting service. Once you've reported the crime, Action Fraud will pass the case onto the National Fraud Intelligence Bureau to investigate and give you a crime reference number.

Good to know


If you think you've spotted a scam or you'd like some information on different scams, you can call the Citizens Advice consumer service for advice (page 38).

The best thing you can do to protect others from scams and fraud is talk about it. Scams are constantly changing and becoming more sophisticated. By letting relevant organisations know you've been scammed, and telling them how it happened, you can help them keep up to date with the latest scams and help protect others. Not reporting it or not letting others know only helps the criminal scam others.

By reporting it, you might even be able to get some money back. Although this can't be guaranteed, it may be possible in certain circumstances:

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Here's a handy summary of ways to help you avoid scams.

 Action Fraud, to report a scam – **0300 123 2040**
Citizens AdvAas 31ma(i)7.3er(A)9.6(A)A3oA3t

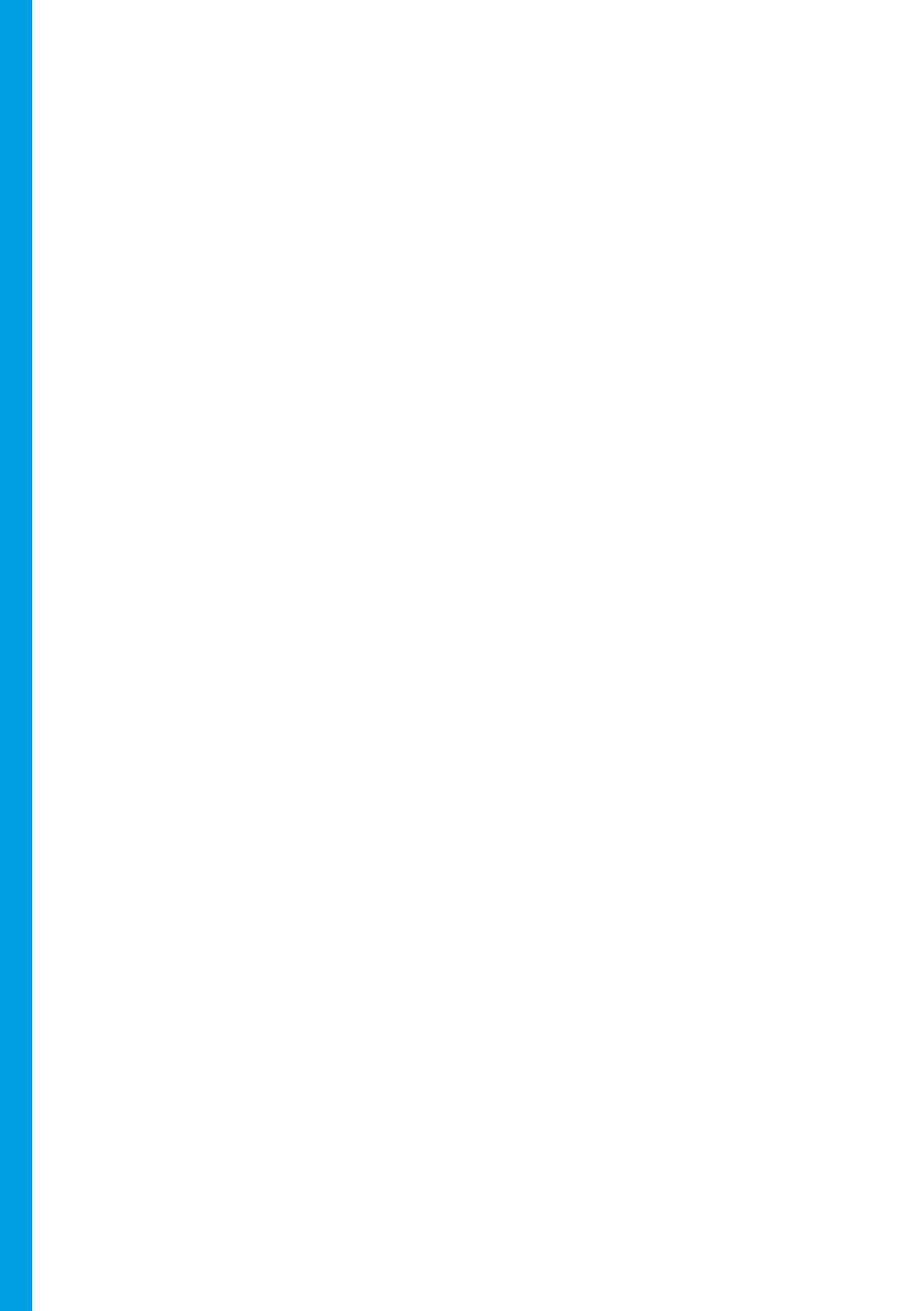
Centre for reporting fraud and internet crime in England, Wales and Northern Ireland. Call the helpline for advice on preventing fraud and what to do if you've been scammed or defrauded, or use the online fraud reporting service.

Tel: **0300 123 2040**

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Independent regulator of advertising across all media in the UK. Use their website to report an online scam advert.

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Offers information as well as schemes such as the Scam Marshals scheme.

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Gives impartial information about financial products and services and offers tips on everyday money management. Its

Free opt-out service for individuals who don't want to receive unsolicited sales and marketing telephone calls.

Tel: **0345 070 0707**

[0345 070 0707](#)

The Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Tel: **020 7089 6403**

[020 7089 6403](#)

Campaign against scam mail. Includes stories of scam mail victims, along with resources for help and advice.

Email: scam@scam.org.uk

scam@scam.org.uk

Organisation that helps you to find a reliable, trustworthy tradesperson.

Tel: **0333 555 1234**

[0333 555 1234](#)

List of qualified, independent financial advisers in your area.

Tel: **0800 023 6868**

[0800 023 6868](#)

Charity that provides free and confidential help to victims and witnesses of crime in England and Wales.

Tel: **08 08 16 89 111**

[08 08 16 89 111](#)

In Northern Ireland, contact [SNI](#)

Tel: **02890 243133**

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Our Readers' Panel helps make sure the information we produce is right for older people and their families. We'd love you to join. Go to [www.ageuk.org.uk/readerspanel](#)

2

Every donation we receive helps someone when they need us. For a donation, call us on **0800 169 8000** or visit [www.ageuk.org.uk/donate](#)

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Our volunteers make an incredible difference to people's lives. Get involved by contacting your local Age UK or at [www.ageuk.org.uk/volunteer](#)

4

We campaign to make life better for older people, and rely on the help of our strong network of campaigners. Add your voice to our latest campaigns at [www.ageuk.org.uk/campaign](#)

5

A gift to Age UK in your will is a very special way of helping older people get expert support in the years to come. Find out more by calling **020 3033 1421** or visit [www.ageuk.org.uk/will](#)

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- [Living on a pension](#)
- [State Pension](#)
- [Annuities](#)

You can order any of our guides or factsheets by giving our Advice Line a ring for free on **0800 169 65 65** (8am-7pm, 365 days a year).

Our friendly advisers are there to help answer any questions.

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There's plenty of really useful information on our website, too. Visit [www.ageuk.org.uk](#) to get started.

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