

# Trading Standards - SCAMS HUB

## Advice Sheet: Scams – how to protect yourself

**What is a scam?** A scam is an illicit scheme to con people out of their money. They can appear by post, phone or e-mail. It is estimated that in the UK £3.5 billion is lost to scams each year with only 1 in 5 cases reported. Some people are often too embarrassed to admit they have fallen victim to a scam but we must remember that scammers are professionals and we are all potential targets for these types of criminals.

You can use this leaflet to help protect yourself and stay one step ahead of the scammers.

**Lotteries** - a phone call, text, letter or e-mail telling you of a huge lottery win even though you haven't bought a ticket. In order to collect winnings, you are advised that you need to pay an upfront "processing fee" to receive it.

**Advance fee** - a letter offering a huge payment in return for getting money out of a foreign country. You may be asked to provide your bank details and a fee to release the money.

**Catalogue** - scammers send out catalogues selling food, pills, potions, jewellery, clothes or items for your home and garden. They guarantee a prize to those who place an order and make it appear like 'you' are the only one to be getting this amazing offer. They never send the promised prize although some do send inferior goods to keep you interested. Instead they send out more promises to get more orders and more cash from you!

*"You are the sole winner..."*

*"Prize confirmed..."*

*"Cheque ready to dispatch..."*

*"Clairvoyant friend..."*

*"Time sensitive..."*



**Clairvoyants and psychics mailing from so-called psychics or clairvoyants making predictions**

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Some warn of dire consequences unless you pay a fee. Some promise a bright future with details to follow if people pay up first. These letters are mass produced and sent to thousands of people. The clairvoyant or psychic does not actually exist.

## How can I spot a scam?

It is likely to be a scam if:

- The call, letter, email or text has come out of the blue
- You've never heard of the lottery or competition they are talking about
- You didn't buy a ticket or enter – so you can't win it!
- They are asking you to send money in advance
- They are telling you to respond quickly so you don't get time to think about it or ask family and friends before you decide
- They are telling you to keep it a secret
- They seem to be offering you something for nothing
- The mailing looks professional
- You are asked to purchase something to receive your prize
- The mailings or calls give the personal touch to give you the impression that the offer is exclusive to you.

**IF IT SEEMS TOO GOOD TO BE TRUE – IT PROBABLY IS**

## How can I protect myself better?

- Do not respond to any call or mailing. If you do, you will be put onto what is called a 'suckers' list and bombarded with further calls and letters, all with fake promises of prizes.
- Never give out contact details like your name, phone number or address to strangers or to people who should have this information already.
- Never give financial information or details of your identity, bank accounts or credit card to strangers or to the businesses that already hold your details.
- Shred anything with your personal or bank details on – don't just throw it away.

## What can I do to stop scams?

- Warn someone – educate a friend, relative or neighbour about the dangers of scams
- Visit [www.thinkjessica.co.uk](http://www.thinkjessica.co.uk) for more information.

**BEAT THE SCAM and remember...**

1. **NEVER EVER** pay out money to receive a prize
2. Do not ring premium rate 090 numbers to claim a prize
3. Speak to a family member or friend if you are unsure

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