

27 June 2019

**Scams Awareness Campaign 2019 &
Citizens Advice Scams Action Project**

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Purpose of the report

To update the Committee on the delivery of the Scams Awareness Campaign in June 2019.

Scams Awareness Campaign

1. Scams Awareness is a yearly campaign which aims to create a network of confident, alert consumers who know what to do when they see a scam. This year's campaign took place over two weeks, from the 10th-23rd June and came with a slogan, "Stop, report, tell".
2. The first week looked at the group who have been identified as having the highest detriment from scams (Older people), whilst the second week focussed on those who are now targeted by scams in volume (Life established).
3. Using the available data, the following groups have been identified:
 - **Older people** When looking at those who are most vulnerable to high-detriment scams, older people by far skew the highest in terms of those most affected. 75 is the average age of reported scam victims and those over-70 have the highest detriment from a number of different types of scams. Older people tend to fall victim most to phone and mail scams.
 - **Life established (40's to 60's)** Is the term used for mid-40's to mid-60 age range of people. In terms of raw numbers, this is the group that are most affected by scams. Part of this is due to the fact that they are more likely to report scams, which may be due to their circumstances, e.g. being a homeowner or having access to financial assets
4. Across the region all local authority Trading Standards services engaged with local partners to deliver on the Scams Awareness Campaign.
5. The main aims for this years campaign are:
 - Raising awareness of scams;
 - Emphasising importance of reporting; and
 - Encouraging people to talk and reduce stigma.

Citizens Advice Scams Action Project

6. This is the ongoing project being led by Citizens Advice as a result of the legal action Martin Lewis took against Facebook for publishing scam adverts using his image.
7. Martin Lewis requested that Facebook donate the money to Citizens Advice to deliver a new UK scams action project.
8. This work will primarily focus on helping people who have been – or might become – victims of online scams using a range of channels including online with some face to face support.

Project Overview

9. Increasing public education and awareness about digital scam ads and how to recognise them, building on existing work with partner organisations.
10. Providing one to one tailored support to help people recognise scams, and workign with victims of online scams who need help to get their lives back on track.
11. Exploring and building on existing work on the development of online tools to assist consumers (including victims) with online scams.

Project Timeline

- May 2019 – go live with chat channels for clients in England and Wales to access advice;
- June 2019 – go live of new referral routes to Local Citizens Advice;
- July 2019 – go live with hard copy of education materials for Local Citizens Advice;
- November 2019 – go live with a new chat bot that will help triage clients with scams issues;
- December 2019 – go live with new Scams Action website content;
- January 2020 – go live expanded educational public site.

General Scams

12. The type of scams that consumers may experience, and the types and source of assistance can be accessed through the following:
 - Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to "take a stand against scams".
 - 30+ Ways to Stop Scams from Money Saving Expert. This guide explains what to look out for, how to protect yourself, and what to do if you're a victim of a scam.
 - Take Five, is a national awareness campaign led by FFA UK (part of UK Finance), with a range of partners, that urges people to stop and think if what you're being told really makes sense. Visit www.takefive-stopfraud.org.uk/advice.

Online scams

- Visit www.cyberaware.gov.uk for advice on the simple ways the public and small businesses can help protect themselves against cyber-crime.
- Visit www.cyberaware.gov.uk/toolkit for free and downloadable materials such as posters and leaflets.

Mail and phone scams

- Think Jessica, work to protect elderly and vulnerable people from scams which come through the postal system and criminals who contact them by telephone.

Employment scams

- SAFERjobs offers free advice and help with problems encountered during the job search.

Investment scams

- ScamSmart is a communications campaign by the Financial Conduct Authority designed to help prevent investment fraud. The website www.fca.org.uk/scamsmart gives investors tips on how to spot the techniques used by fraudsters and hosts the FCA Warning List.
- The FCA Warning List is an online tool that helps users find out more about the risks associated with an investment and check a list of firms the FCA knows are operating without its authorisation.

Pension Scams

- Visit www.pension-scams.com to learn more about pension scams, including how to spot the signs and protect yourself and others.

Property fraud scams

- Visit www.gov.uk/propertyfraud for HM Land Registry's advice on how to protect your property from fraud.
- Go to www.gov.uk/property-alert to sign up to HM Land Registry's free Property Alert service which can help protect your property from fraud.

Case Study Courier scams

The scam starts with a phone call from the fraudster, pretending to be a bank official or a police officer. The caller may be asked to confirm some personal details that would be fairly easy to find out, such as their name and address.

The fraudster may then give the victim a phone number to call. The phone number is meant to reassure the victim that this is a genuine case and not a scam. If the victim calls the number, it's answered by the fraudster who pretends to be someone else.

Once the fraudster has gained the trust of the victim they will suggest a plausible

scenario, such as some money has been removed from a victim's bank account and staff at their local bank branch are responsible. Suspects have already been arrested but the "police" need money for evidence. Or they will claim a business such as a jewellers or currency exchange, is operating fraudulently and they need assistance to gather evidence.

The fraudster then asks the victim if they will help them with the investigation by doing one of the following:

- Going to their bank and taking out money
- Withdrawing foreign currency from an exchange
- Buying an expensive item for an expert to examine

The victim may be given a 'safe' code word that the courier or expert will say to them so they will know they are genuine. The courier will then turn up to collect the money or expensive object, and say the code word, reassuring the victim once again, that they are genuine.

When the money or object is handed over, the victim is promised that they'll get all the money back or be reimbursed for their purchase. However, the fraudster then disappears, and the victim never receives the money they're owed.

13. Press Articles

Chronicle 17 May 2019

"Shameless criminals are using a sophisticated courier scheme to scam North East pensioners out of thousands of pounds. Crime groups posing as police officers and bank officials cold call elderly people saying they are due or owe money, then ask the victim to withdraw cash or purchase gift vouchers that'll be collected by a courier.

More than 1,630 landlines in Durham, Sunderland and Newcastle were called within the space of one month by a group hoping to extract money from those who answered. Following an investigation, Northumbria Police found 12 victims sent out cash and goods totalling more than £100,000 to fraudsters.

Now, the force and the pensioner Mr G, who was contacted by scammers, are warning people to stay vigilant. The Sunderland pensioner was told he was due thousands of pounds from overpaid bank charges - but would need to pay a solicitor's fee through gift vouchers.

He said: I got a phone call at half 12 to say that he was from the Government department and I was due some money from a bank refund. It was overpaid bank charges over the last 20 years so I thought straight away there was a rabbit hole.

Banks and Government don't cold call either, they send a letter round but not cold call. They put me right on my guard. I was on my guard at the beginning but

it made me doubly on my guard for future. I was due for these bank charges and I was going to get a phone call the following day telling us how much I was due and what I would be paid.

Whoever rang the next day would ask why I'm getting the refund. The following day I got the phone call and sure enough they asked why I was getting the refund, said what I had to say and that was it. They would get someone out. They told us how much I was due - £3,600. All I had to pay was £200 solicitors fees and I would be getting a phone call the next day telling me how I would be getting it. The next day, he received a phone call telling him to purchase four gift vouchers worth £50 each and someone would collect them from his home”.

Chronicle 28 May 2019

“Eight people have been arrested on suspicion of conspiracy to commit fraud following a series of planned warrants in London. The joint operation was carried out between the North East Regional Specialist Operations Unit (NERSOU) and Hertfordshire Constabulary and City of London Police, along with their specially-trained search dog, PD Fred.

The arrests followed raids on eight properties across London, Essex and Kent, carried out last Tuesday and Wednesday, in relation to a suspected courier fraud scam which targeted elderly victims across the UK, including Newcastle, Durham and Northumberland”.

Recommendation

14. The Committee is asked to note the information as contained within the report.