

Crimes of persuasion

Scams and their victims



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*based on the evidence of
Citizens Advice Bureau
clients across Scotland*

by Lucy Manson

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The Citizens Advice Service in Scotland

Citizens Advice Scotland and its member bureaux form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres.

The CAB Service aims:

to ensure that individuals do not suffer through lack of knowledge of their rights and responsibilities, or of the services available to them, or through an inability to express their need effectively

and equally

to exercise a responsible influence on the development of social policies and services, both locally and nationally.

The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

Executive summary

Mass marketed scams are a big problem for Scottish citizens advice bureaux. The number of clients affected by this type of fraud is increasing. As email, direct mail, and phone calls become cheaper and make it easier for scammers to target more consumers, Citizens Advice Scotland (CAS) is concerned that this number will continue to rise.

Research shows that nearly half of the UK population have been targeted by scams, and that eight per cent will fall victim to at least one during their lifetime.¹ Scammers use a variety of techniques to exploit people's vulnerabilities meaning that anyone can fall victim. Scams are a serious criminal offence and as well as robbing victims of vast sums of money and damaging their psychological wellbeing, scammers are often part of organised criminal gangs who may use the money to fund other crimes.

Scams are typically under reported by victims, making it hard for authorities and enforcers to profile the scammers and take action against them. Also because the fraudsters' method of communication is usually remote, they often go undetected and getting justice for the victim is hard.

The aim of this report is to raise the awareness of scams and dispel the myth that scam victims are 'gullible', 'greedy', and 'suckers'. Scammers are clever and constantly adapt their techniques to stay one step ahead of the authorities' and consumers' knowledge of the scams operating. The report will look at the following areas:

Who falls victim to scams?

Research shows that anyone can fall victim to a scam and that scammers use a blanket approach to target as many consumers as possible. Some become repeat victims who are plagued by scammers. These repeat scam victims are often the most vulnerable in society.

Types of scam

Working with bureaux, CAS asked clients which scams they were most concerned about allowing us to identify the top scams affecting bureaux clients. This section will discuss the results of the survey and use client evidence to show the effects on the victim.

How scammers persuade

Using client evidence, we will show how scammers use the psychology of persuasion to create situations where their target is more likely to respond.

Why do people respond?

Scammers understand that people are vulnerable to different scams at different points in their lives. Evidence from bureaux shows how they exploit people when they are at their most vulnerable.

Prevention and protection

An important method of protecting consumers is to raise awareness of the types of scams operating and the techniques and tricks scammers use. Resources from organisations committed to combating scams have been brought together to increase consumer education and promote empowerment.

Introduction

Scams are defined by the Office of Fair trading as “misleading or deceptive business practices where a person receives an unsolicited or uninvited contact and false promises are made to con the person out of money”. They are a huge problem for our clients, and evidence from citizens advice bureaux across Scotland shows that scams are increasing in scope and spreading into all of the advice areas offered by bureaux. For example:

- clients report **debt** management companies taking fees for a service they do not provide
- scammers using online sites to trick tenants searching for **housing** out of deposit fees
- companies offering clients benefit entitlement checks on a ‘no win, no fee’ basis when advice on **benefits** is provided free by statutory and voluntary agencies
- out of work clients who have been conned into paying for training courses with the promise of **employment** when there is none
- internet sites tempt **consumers** with discounted products and offers but leave them out of pocket.

The increase of scams can be explained by the many methods of cheap mass communication now available: email,

direct mail, phone calls, and internet. These offer the scammers the potential of vast profits with a low risk of being caught, and a lower level of punishment compared with other types of crime. Scams are described as ‘silent crimes’, where the invisible perpetrator will often go undetected. Also due to the remote contact with the victim, the scammer is disengaged from the financial and emotional harm they have caused.

For the victims of scams however, the impact of these ‘silent’ crimes can be devastating: they can rob people of their entire life savings and can damage their emotional wellbeing. Victims often keep the fact that they have fallen for a scam secret due to feelings of embarrassment and shame. This secrecy can cause estrangement from family and friends, and isolation from society.²

This report aims to raise the awareness of the types of scams currently operating as the main defence against the scammers is consumer education and self protection. The report will show that anyone can fall victim to a scam. Scammers can be highly sophisticated conmen who can identify and exploit their victim’s vulnerabilities, as well as constantly changing their methods and tactics to stay one step ahead of enforcers’ and the public’s knowledge of scams.

Who falls victim to scams?

Incidence of scams

The expectation that scammers target older consumers may be correct with 25% of those targeted being over 65. However the assumption that older consumers are more likely to fall victim to scams is contrary to the reality: the highest percentage of scam victims (26%) are between the ages of 35-44, compared to 13% of consumers over 65.³ People may assume that they are not a target for scammers, or that they would not be so 'gullible' or 'greedy' to fall for a scam, but scams are designed to exploit people's vulnerabilities, making anyone susceptible.

Research estimates that 48% of the UK adult population has been targeted by a scam, and that 3.2 million people fall victim to them every year.⁴ A report into the psychology of scams states that responding to a scam is indeed an error of judgement, but that scammers employ carefully constructed persuasion techniques to provoke this error.⁵

'A scam for everyone'

The National Fraud Authority carried out a study into how, why and when citizens become victims to fraud. It shows how different 'segments' of the population have different attitudes and behaviours in regards to fraud, and are vulnerable to different scams depending on these.⁶ Factors such as motivation, communication preference, fraud awareness and propensity to take risks define which sort of scam activity different social groups are susceptible to.

Repeat victims

Whilst anyone can be targeted and fall victim to a scam, there are typical behaviours and attitudes that make some scam victims particularly vulnerable and at risk of becoming a repeat or 'chronic' scam victim.

Over 65 year olds are not the most likely group to fall victim to a scam, but they are the most likely to be repeatedly targeted, and it is the elderly and socially isolated that typically represents the chronic scam victim. In quantitative research, this small sub-segment (4%) does not take risks, and is not careless or negligent in behaviour, but an "inherent trust, obedience and respect for authority" causes them to fall victim to relatively unsophisticated mass-marketed scams such as foreign lotteries and prize-draws.⁷ Bureau evidence supports this theory:

- ▶ **The client is 77 years old and lives alone. She has received several unsolicited small parcels in the post from an address in Belgium as well as persistent notifications of prizes she has won such as large flat screen TV's. The client has replied to the senders without any response.**
- ▶ **The client is 86 years old and lives alone. She regularly receives mail from Canada, the Netherlands and the USA asking her to enter competitions and prize draws which she responds to. The letter she brought to the bureau claims that is eligible for a prize of £7,213,433 in cash. All she has to do is send a £20 document fee.**

Repeat victims are thrown into a continuous cycle as the more letters and phone calls they respond to, the more they will receive. Scammers will sell the details of victims who have fallen for a scam to other scammers, and these 'suckers lists' allow the criminals to better profile their audience and repeatedly target the same victims.⁸ It is not surprising then that those aged 55 and over will lose more per scam than younger consumers.⁹ The impact repeat targeting can have on this vulnerable group is significant due to limited finances and often declining mental health. The trust in authority which characterises this group means that often they will not listen to family and friends when trying to help:

- ▶ **The client has Power of Attorney for her aunt. Her aunt is a retired doctor and has been receiving scam mail for some time. She had been paying money to scammers via cheques and cash and latterly postal orders after the client would not allow her write cheques. The client's aunt is convinced she will win money and no matter what the client tells her, does not believe her and will not stop. The client brought in three carrier bags full of scam mail from the last few months.**

Types of scam

Citizens Advice Scotland worked with bureaux to find out from their clients which scams they were most concerned about.¹⁰ The top four scams the clients chose are as follows:

Debt advice firms

Scammers will claim to give debt advice and approach people by phone, text, or letter. People may also find them via internet searches. Those on low incomes are especially vulnerable. People may be charged an upfront fee but service may be of a poor standard or they may do nothing at all for debtors:

- ▶ **A client with £2,500 debt received a call from a company offering to negotiate with her creditors. She was on sick leave and her salary was going to be halved so she agreed. She was told £887 would be taken from her credit card as the fee. Later the client received a letter from the company saying her bank was in breach of contract and they would recoup the money owed to her. This was quickly followed by a phone call advising her to take out insurance costing £581 in case the new government changed the rules. The client did not agree to the insurance but the sum was debited from her credit card. The amount now owing on her credit card has reached over £4,000 and she is paying £100 per month interest. She approached the bank who were sympathetic but reduced her credit limit from £6,000 to £4,000. She will be unable to afford payments when she goes on to half salary.**

Switching suppliers

Scams relating to switching are a huge problem for bureaux clients and continues to increase. Clients are offered discounts if they switch gas, electricity or phone suppliers, but can end up paying much more. Mobile phone users may be approached by phone or text with revenue-sharing offers in which the company offers to pay part of the mobile phone bill. All too often they disappear leaving the customer to pay the full bill:

- ▶ **The client signed a mobile phone contract with a company offering him a deal on another network's service. The arrangement was to pay £79.26 per month but he would receive a £50.00 discount voucher by cheque towards his monthly bill each month. This was all agreed by telephone call. The client received the voucher for the first two months but after that did not receive any. The client stopped making payments because of this. He has now received a bill from the actual service provider for £2,512.09 and does not know what to do.**

Prizes and Lottery scams

Bureaux see many clients who have been told they have won a guaranteed prize in a lottery or prize draw, and will receive their prize once a fee is paid for 'administration' or 'processing'. People are told to respond quickly, often by calling a premium-rate phone number. They are not only unlikely to win anything, but usually their details are sold to other scammers leading to more scam mail.

- ▶ A client came into the bureau with a large bundle of letters he had received from 'Paragon – "World Lotto Fund'. The client also had with him a petty cash box which was full of postal order receipts going back to the year 1999 which he had paid to Paragon. A quick calculation of PO receipts indicated that client had forwarded the sum £2,582.50 to Paragon over a period of time. The client informed that he had stopped sending Paragon postal orders some time ago and that Paragon had ceased sending him any more mail. He now suspected this to be a fraud.



Loan offers

Dishonest credit brokers demand upfront fees for loans they have no intention of arranging. They often cold call people or make misleading claims via adverts purporting to help people with poor credit histories. The firms in question typically specialise in arranging unsecured loans for people who struggle to get credit due to low income or bad credit history. Some victims are persuaded to hand over their bank details and later find money has been taken from their account without their permission:

- ▶ The client was in desperate need of a new car as it is essential for his job. He does not have any money so searched "cheap, fast loans" online. He was offered a loan of up to £4000 by a company and was told he needed to buy a £130 voucher and deposit it into the provided account to get the loan. Once he had done this, he received another call requesting deposit a £260 voucher in the same way. He did this, but when asked for a third deposit of £700 the client had no money left. He was told that the loan would not be transferred unless he does it. He later noticed that that money had been taken from his account. The client is unable to identify the company and he only has a phone number for them.

How scammers persuade

The huge array of scams and the blanket targeting approach used by scammers are methods designed to catch as many victims as possible. But scammers go even further to persuade their victims to respond and part with their hard-earned cash. Scammers create situations in which the victim is more susceptible to the offer, and therefore more likely to respond. There are many different techniques employed to gain the victims' confidence as evidence from Scottish bureaux demonstrates.

Making the scam look legitimate

Scammers play on their victims' trust in authority and give the impression that the document has been sent by an official institution or a reputable business. In a study on this subject, thirty-two per cent of people who fell for a scam did so because of the legitimate and professional appearance of the marketing:¹¹

- ▶ **The client's grandmother had a phone call from a company who said they represented SKY and that they were licensed to maintain SKY's equipment when the warranty ran out. She paid £150 over the phone for the maintenance work but the company never came. When SKY were contacted, they advised that the company is not a sub contractor for them and that the client has been conned. The client phoned the company to ask for the money back but was told there was no way were they getting any money back.**

Exploiting basic human desires and needs

Scammers try to provoke intuitive reactions by exploiting basic human desires and needs. For example, offering a better life from a huge cash prize or a cure to alleviate pain:

- ▶ **A client received a phone call from a company selling medicine for arthritis. The client agreed to buy a one month trial for £14.99 to see what the product was like and if it would help her condition. A few days later she received 10 packets of the medicine and her credit card statement showed that she had been charged £150: she cannot afford this and is very worried.**

Some even go as far as offering a cure for life-threatening diseases:

- ▶ **An elderly client with cancer visited a herbalist who gave him two remedies to try: a "pill enzyme" and a "blood tonic". The herbalist told the client that they would cure his cancer. The client is concerned about the fact that neither of the medicine bottles have details of the ingredients they contain.**

Personalising the scam

Scammers will use the little knowledge they have about their victims to great effect. Repeated use of the victim's name within a mailing is intended to make them feel that they have been uniquely selected for a prize or offer. Phone scams allow scammers to become more personal and they will often encourage the victim to give them even more personal details which could be used in future scams:

- ▶ A client received a call from “Citizens Advice” stating that they had her credit history in front of them and would like to help her with her debts. All she needed to do was give them some further information regarding her debts and her bank details. The client asked who was calling and how they got her credit history. She was told that she was speaking to Martin from Citizens Advice and that they had obtained her information from previous visits. The client has never visited a CAB.

Making scams look urgent and setting deadlines

Another common tactic used by scammers is to set artificial deadlines. This reduces the victim’s time to process the scam content objectively and encourages the victim to make a decision sooner and after less consideration than they would normally take.¹²

- ▶ The client was cold called by a company who said they had managed to get £4,683 in refunded bank charges back for her but she had to pay them £400 NOW or the money would be given to charity.

Asking victims to comply in several steps

Scammers ask their victims to make small steps of compliance to draw them in, and thereby cause the victim to feel committed to continue sending money.¹³

- ▶ An elderly client received a call from a company purporting to be the Office of Fair Trading offering to get her bank charges refunded for £190. She was given a reference number to make the payment to a bank in New Delhi and a phone number to contact if she had any problems. She was called a day later and asked to pay another £199 as the first payment had gone astray. She did this but was phoned for a third time and asked for another £400 - she told them she only had £140 in her account but they said if she paid £100 they would put the other £300 towards the money owing and she would then get the charges refunded. She again paid the amount requested but she did not receive any refund.

Why do people respond?

Scammers employ a whole range of techniques and tricks to increase the likelihood of someone falling for their scam. This understanding of the psychology of persuasion allows them to target certain groups of people depending on the victims' motivations and vulnerabilities. This skilful exploitation means that anybody can find themselves vulnerable to scammers at certain points in their lives, and explains why so many consumers fall for scams every year. Research suggests that even the most rational, cautious, and fraud aware consumer may respond to an offer that they would normally ignore under specific situations.¹⁴ The scammer depends on the target responding and bureaux evidence shows how circumstance can incite people to respond.

in financial trouble

The offer of a "way out" or solution to money troubles can be a big motivation to respond. Desperation can lower the victim's attention to detail and cause them to be caught out. In situations like this, the impact of the scam on the victim is huge as already limited finances are further decreased, and the stress can further damage the victim's emotional well-being.

- ▶ **The client had to stop work due to contracting bone marrow cancer. She is a home owner and her only income is now benefits. She has an unsecured bank loan and credit card debts but no mortgage or council tax arrears. She entered into a debt management plan to repay her debts. She pays the company £500 per year to manage**

a payment plan. However she has been contacted by her creditors to say that her debts are not going down and that they want full payment. The client is devastated as she thought the company would deal with her debt and relieve the stress this is causing her.

in desperate need of a job

People are less likely to analyse what appears to be a chance to gain work when they are in desperate need of a job. A study into the demographics of scam victims found that people on lower incomes were more likely to respond to career opportunity scams than other groups.¹⁵ Evidence from bureaux shows how scammers use this strong motivation to find employment as the crux of the scam. The following case also shows how scammers utilise the preferred method of communication for their target:¹⁶

- ▶ **The client saw a TV advert offering training to learn trade skills. He contacted the company and a representative called. The client was offered a course in plumbing and was flattered to be considered as suitable for the course. He signed a finance agreement for £6000 for the course. He later saw a watchdog programme saying that courses such as this will not provide employment. The client feels gullible for falling for this but believes he has been preyed on due to losing his job and being desperate to retrain. Now the client has £6000 to add to his debt and thinks his only option is bankruptcy.**

Recently widowed or separated and new at handling their personal finances

Separation or bereavement can leave clients vulnerable and at risk of scams. People may be forced to deal with issues that they are unfamiliar with and are therefore less likely to be aware that an offer or communication may be fraudulent. The emotional stress of bereavement or separation will also serve to decrease the target's ability to think rationally when processing the offer.

The following case demonstrates that whilst the client is not the typical victim of investment scams,¹⁷ the scammers take full advantage of her vulnerability:

- ▶ **A client was persistently contacted by a stock broking company after her husband's death advising her that she had share offers. She assumed that these offers were connected with her husband's employment. She was hesitant about the offer but she received a call from a supervisor who said that he had listened to the previous telephone calls and that she had agreed to purchase the shares and that she now had to confirm by signing and faxing a**

letter of authority and request her bank to send money. The client was confused and although she knew she had not agreed to purchase, she did send the letter and went to the bank to send money to an account in Dubai. The bank advised her to visit a bureau to discuss the issue as it seemed suspect.

Feeling pressured or forced to reply

A common tactic is to put pressure on the target to reply straight or risk losing out on the offer. Scam mail will often have a deadline and this reduces the likelihood of the target putting the scam mail aside to reflect on later. Phone calls give scammers the opportunity to apply this technique directly and evidence from bureaux shows how persistent and forceful these criminals can be:

- ▶ **The client received an unsolicited telephone call from a man seeking to sign her up for the postcode lottery; he was quite persistent and repeated that if she did not do so she risked losing prizes, only one other person signed up in her area etc. He wanted bank details which she would not give.**

Prevention and protection

Scams are serious crimes and the National Fraud Authority estimate that scams and fraud cost the UK £30 billion every year. Scams are often seen as silent and victimless crimes, and not as serious as others, but scams can cause the victim huge financial loss and emotional distress. Fraudsters are also often part of serious organised criminal gangs who may use the money to fund other crimes such as human trafficking, illegal firearms trade and terrorism.

Reporting Scams

An important way to protect yourself and others from scams is to report them so that enforcers can take action to stop scams that are causing widespread harm. Scams are under reported with less than five per cent of victims reporting their experience to the authorities. Victims often do not think it worth reporting, or are embarrassed that they have been caught out. However reporting is crucial to the prevention of scams as well as consumer education and protection.

Action Fraud is the national fraud reporting centre and ensures that proper crime reporting procedures are followed. Although the police cannot investigate every report individually, this information is used to build up intelligence about fraud, which includes who is committing what fraud and against whom. This contributes to making the UK a more hostile place for fraudsters to operate in, and helps to keep other potential victims safe.¹⁸

Trading Standards

Raising awareness of scams and educating consumers on how to

avoid them is the main defense against scammers. There are many organisations with a responsibility for consumer protection and trading standards offices should be a key partner for any consumer or organisation who wishes to campaign locally against scams.

The trading standards department of the local authority is responsible for ensuring that local traders observe consumer criminal legislation.

Criminal cases are reported to trading standards and the Procurator Fiscal is responsible for taking legal action. Trading standards are committed to strengthening community safety and preventing people from being victims of commercial crime in their own homes. You can find the local contact details on the Trading Standards Institute website at www.tradingstandards.gov.uk/advice/index.cfm.

Protection

There are many resources available to help protect consumers from becoming a scam victim. The Office of Fair Trading (OFT) have produced a toolkit for practitioners and advice workers which offers guidance on how to help people affected by scams. This practical step-by-step guide shows how to spot a repeat scam victim, how to support them, and how to help them understand the situation to decrease the risk of falling victim in future. The toolkit can be ordered or downloaded by using the references at the end of the report.

Scambusters are a specialist branch of the OFT who aim to target the scams which cause the greatest consumer harm. They also aim to empower consumers through public awareness, and work with postal operators, accommodation address agencies and other service providers to disrupt scammers' routes to market.

Scambusters have produced the following list of simple steps to follow to ensure that consumers can protect themselves, family and friends, in order to combat scams and ensure that they are protected.¹⁹

Be sceptical

Beware of extravagant promises. Remember that if it sounds too good to be true, it probably is. Don't be afraid to bin it, delete it or hang up.

Take your time

Scammers don't like to give you time to think. They will try to pressure you into making a decision by telling you that if you don't act now, you'll miss out. Resist any pressure to make a decision right away. Consider asking a friend or family member for advice.

Know who you're dealing with

Be suspicious if you're contacted out of the blue by someone you've never heard of. This is often a clear warning sign that it's a scam. And don't be fooled by official looking websites and marketing materials. Scammers are very good at making their scams look authentic.

Protect you financial information

Never give out bank details and password to someone you don't know. Trustworthy firms will never contact you to ask for this information.

Cut junk mail and calls

You can take some simple steps to cut the number of unsolicited offers you receive by post, phone and email. This will make it harder for scammers to reach you. And it will give you the confidence to treat any offers you do receive with extra caution.

Mailings – reduce the number of unsolicited letters and other mailings you get by registering free with the Mail Preference Service at www.mpsonline.org.uk or by phoning 0845 703 4599

Telephone calls - reduce the number of unsolicited phone calls you get by registering your phone number for free with the Telephone Preference Service at www.tpsonline.org.uk or by phoning 0845 070 0707.

Email – reduce the number of unsolicited emails you get by installing anti-spam software and a firewall on your computer. And then keep them up-to-date. For advice, go to <http://www.getsafeonline.org>.

Report suspected scams

Reporting scams is crucial in targeting the scammers as it provides vital information to the OFT and local authority trading standards services so they can take action to stop scams that are causing widespread harm.

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The CAB Service is independent and provides free, confidential and impartial advice to everybody regardless of age, disability, gender, race, religion and belief and sexual orientation.

www.cas.org.uk

info@cas.org.uk

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Citizens Advice Scotland (Scottish charity number SC016637)
Spectrum House, 2 Powderhall Road, Edinburgh EH7 4GB
Tel: 0131 550 1000

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