

Fed up with the daily menace of nuisance calls and texts? Worried about the increasing risk of scams?

Check out the information in this guide to prevent and protect you from nuisance calls and scams.

Keep yourself safe on the phone

More of us than ever are falling victim to sophisticated scams as fraudsters use cold calls to target people. Nine out of 10 Scottish households received a nuisance call on their landline in one month. And three quarters said receiving cold calls had actually discouraged them from picking up their home phone when it rings.

Follow these tips to protect yourself from nuisance calls and spam texts.

Remember to 'opt in' or 'opt out' - whenever you're asked to provide your contact details make sure you look for the marketing 'opt in' and 'opt out' boxes. With 'opt in' you must ensure that the box is left unticked to say you don't want to be contacted, and with 'opt out' the box must be ticked to say you don't want to be contacted.

Talk to your phone company - a range of services can help to reduce nuisance calls. Caller display shows the number of the person calling (although be aware that unscrupulous callers often change their numbers), anonymous call rejection allows you to block calls from people who withhold their number, and your phone company may offer call-blocking, call-diversion, or call-screening services to block, 'blacklist' or filter nuisance calls to a junk mailbox. Use your voicemail to screen calls, or dial **1471** to identify who called you.

Register with the Telephone Preference Service (TPS) - this is a free service to opt out of receiving unsolicited sales or marketing calls. You can register a landline or mobile number at **www.tpsonline.org.uk** or by calling **0345 070 0707.** Mobile users can also register by texting 'TPS' and their email address to **85095.**

Go ex-directory - this makes it harder for businesses to obtain your phone number.

Consider a call blocking device - you can buy a device to attach to your phone, or get a phone with one built in. See here for Which? product reviews for call blockers **which.co.uk/callblockers**

Dealing with spam text messages - if you get a text from an unknown company send it to your network operator by forwarding the message to **7726.**

Reporting nuisance calls and texts

Every complaint helps in the fight against nuisance calls and texts. Report one and it could be the most expensive call the perpetrator has ever made – your action could result in the company paying a £500,000 fine.

Remember to note these details next time you receive a nuisance call or text:

- the name of the company
- the number they called or text from
- the date and time of the call

Use the free Which? tool to report a nuisance call or text at **which.co.uk/report-calls** - your complaint will be automatically issued and directed to the relevant regulator.

You may also report the call or text to your phone company directly to encourage it to take action, or complain to the Information Commissioner's website at www.ico.org.uk/concerns/nuisance-calls-and-messages or 0303 123 1113. Silent calls (and automated messages) can be complained about to Ofcom at www.ofcom.org.uk or 0303 123 0000.

Keep yourself safe from scams

Top tips to protect yourself from falling victim to a scam:

- If a deal seems too good to be true, it probably is.
- Never share personal details with anyone if they can't prove who they are.
- Don't be pressured into doing something you'll regret later. Stop, think and check the details.
- Reputable organisations like your bank, computer service or other big companies will never contact you and ask for bank details over the phone.
- If you're worried, contact the bank, store or service concerned using their published email address or phone number.
- Use common sense. If you haven't entered a lottery or competition, why would you have won a prize?
- Contact the Citizens Advice consumer helpline on **03454 04 05 06**if you think that you, or someone you know, may have been scammed.

With thanks to ...





Help us call time on nuisance calls in Scotland

Sign the petition for our campaign which.co.uk/nuisancecalls

Report nuisance calls using our online tool which.co.uk/report-calls

