**PRESS RELEASE**

**XXXXXXXXXXXX Citizens Advice Bureau**

Contact: XXXXXXXXXXX

**LOCAL CAB KICKS OFF ‘SCAMS AWARENESS MONTH’**

XXXXXXX CAB is setting out today in a big effort to make local people aware of the dangers of scams, and how to beat them.

The campaign is the local wing of ***Scams Awareness Month***, being run across Scotland by the Citizens Advice service and Trading Standards Scotland. It is aimed at everyone and covers all types of scams.

As part of the campaign, the local CAB will be [running information and messages on social media as well as distributing posters and leaflets and holding an event or information stall on XXXXXXXXX Street on XXXXXX date [*delete, re-word or add your own specific activities*].

XXXXXXXXXX, Manager of XXXXXXXXX CAB, says,

***“This is one of the most important campaigns we run every year. Scams are very common, and can affect absolutely anyone. And they can cost people hundreds or even thousands of pounds. It’s heart-breaking to see local people conned out of their money – especially when scams can so often be avoided.***

***“Scams aren’t just a minor inconvenience to people. Aside from the financial loss, they can also cause distress and loss of confidence. Citizens Advice research has found that 7 out of 10 people targeted by a scam do not tell anyone about it, so it is clear that stigma is one of the biggest barriers to stopping scammers. The good news is that we’ve seen a 24% increase over the last year in people reporting scams to the CAB network, But we need to keep that going and encourage people to talk even more about scams.***

***“So our message to XXXXXXXXXX area XXXX people is that we all need to be constantly vigilant and watch out for scams, and there are some simple steps you can take to protect yourself and your family from them. But we also want people to know that help is available, and that if you are affected by a scam you should talk about it to your friends and family, and report it to us or to Trading Standards or the police so we can try and warn other people about it.***

Though scams can affect anyone, we will be focusing each week on particular groups who might be vulnerable to certain types of scam. XXXXXX continues,

***“This week we want to focus in particular on people who are in work and financially secure. Such people might feel they are not vulnerable to scams, but in fact we often see people at the CAB who have been targeted precisely because they have more disposable income and financial assets – for example by scams offering pensions or investments, banking scams and property scams***. ***Dating websites are also rife with scammers these days.***

***“So our message to people in this group is to be particularly aware of such scams. Always be vigilant, take your time before making any decisions to part with your cash. Don’t be rushed into a decision, and make sure you research the company first – for example by asking friends and family about them or researching them online. Remember,  if something sounds too good to be true, it probably is!”***

More information is available at [website, twitter] (*if your CAB doesn’t have a local twitter feed, use the CAS one*]

Most popular types of scams (according to recent research commission by Citizens Advice Scotland) include:

* computer repair scams
* online transaction
* personal injury
* fake tax refunds
* banking security
* fake lottery/prize draws

**Top tips to avoid scams:**

* **Research the trader -** Don’t rush into buying an item as soon as you spot a good deal. Take some time to do some research on the company or trader first by checking their protected by a trade body or they have registered address. Make sure the company is on the Financial Conduct Authority’s [register](https://register.fca.org.uk/) of approved businesses.
* **Look for the padlock** - When buying online, look out for the padlock sign in the url bar on the payment page so you know the website is secure. The web address should also start with ‘https://’ and part of the wording may turn green too.
* **Don’t pay by bank transfer** - Always use a credit card, debit card or PayPal to pay for items bought online and never pay by bank transfer. Bank transfers can be difficult to trace meaning you are very unlikely to get your money back.
* **Get advice**. Remember that the CAB service is here to help you. If in doubt, check our Scams Awareness Month website [www.cas.org.uk](http://www.cas.org.uk) or call our consumer helpline 03454 04 05 06.

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