

# Scammed and Dangerous: The impact of fraudsters





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# Executive Summary

At Citizens Advice Scotland (CAS) we have seen the number of reports made to the Citizens Advice Consumer Helpline about bogus selling rise by 14% in the last year. This has resulted in six people in Scotland phoning the service every working day to report bogus selling. Not all of the victims are the 'expected' vulnerable people, however, and scams are often very persuasive, legitimate looking and easy to be duped by. Our evidence from the Consumer Helpline data and Citizens Advice Bureaux (CAB) reveals that the majority (60%) of these reports relate to unsolicited communications including phone calls, postal contact, email and door step contact. Our data also revealed that scams reported to us were most likely to be related to professional services such as investment advice followed closely by lottery scams.



**The Citizens Advice Consumer Helpline receives 6 reports of bogus selling from Scots every working day**

While scams are often thought of as being targeted at older people, research suggests that 31 to 40 year olds are the most likely cohort to be repeat victims of scams. Young people under the age of 25 are the most likely to be a victim of online banking scams such as phishing. In reality, we found that there are a wide variety of types of scams that are targeted at specific 'markets' of victims.

CAB evidence in the past year has highlighted two growth areas in online scams: romance scams and fake government websites. Romance scams are typified by targeting victims on dating websites or forums and building up a level of trust in which to dupe victims into revealing personal details or sending large sums of money. Fake government websites often charge overpriced fees for simple form filling services and sometimes charge for services that are otherwise free.

While the internet has become one of the main tools for scammers, postal contact and telephone remains a successful opportunity for fraudsters. Lottery win letters are still extensively reported by the CAB service and in the last year we have seen a prevalence of the Commonwealth Games named in correspondence as an attempt to legitimatise the fraud. We have also seen a worrying level of sophistication in attempts to draw out bank details on the phone, also known as 'vishing', by scammers pretending to be from a bank fraud team.

This report also contains advice from CAS and Police Scotland on how best to stay safe against scams as well as ways in which to report scams and suspicious activities to the authorities. We recommend:

- Being sceptical about offers that seem too good to be true.
- Taking your time and not being harassed into making quick, pressurised decisions.
- Always know who it is you're dealing with and double check with people you trust if you are unsure about an offer or person.
- Protect your financial information and do not give it out over the phone

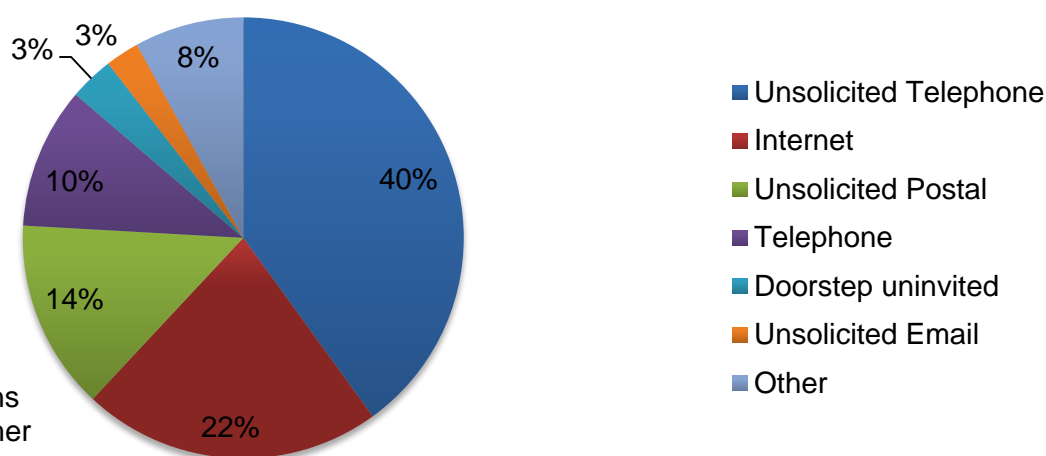
# Introduction

Citizens Advice Scotland (CAS) and its member bureaux (CAB) form Scotland's largest independent advice network. CAB advice services are delivered using service points throughout Scotland, from the islands to city centres. We also run the Citizens Advice Consumer Helpline which gives advice over the phone to consumers across Scotland on all matters of consumer affairs.

This report makes use of both case evidence from Citizens Advice Bureaux and details from the Citizens Advice Consumer helpline. In analysing the data from the consumer helpline we have been able to see that in the last year (2013/2014) the number of calls regarding bogus selling has risen by 14% from 1,429 clients to 1,631. On further analysis of these figures (figure 1) we can see that unsolicited contact, either by telephone, email, post or doorstep, is by far the most common method (60%) used by bogus sellers.

While the internet has a large footprint in the number of bogus selling cases (22%) it is interesting to note the amount of unsolicited email represented is a low figure at 3%. It may be the case that unsolicited email, or spam, has become so prevalent that it is not being reported by consumers. Recent research by Symantec (2014), an internet security firm, estimates that 64% of all email sent in February 2014 was spam and one in every 350 emails contained a virus, many of which are capable of helping gather personal data.

**Figure 1: Bogus selling methods**



Source: Citizens Advice consumer helpline

The data also revealed the type of products on offer were strongly focussed in a number of areas. Professional services such as investments and financial advisers featured highest representing 15% of all bogus selling reports. Other areas with a high proportion of calls were: Lotteries (11%), Insurance (9%), Home maintenance (8%) and Computing (6.5%).

We can break down the statistics to reveal the areas where contact to the Citizens Advice Consumer Helpline is most prevalent. The Local Authority with the highest proportion\* of all calls that regarded bogus selling was Perth and Kinross. Here one in every 17 calls to the consumer helpline regarded bogus selling which is double the national average. The area with the lowest reporting rate was Inverclyde where calls were half the national average.

\* NB Orkney, Shetland and Western Islands call data statistically insignificant to establish comparison

# Victims: A scam for everyone

## Perception of victims

It is often perceived that the elderly and vulnerable in society are at most risk to falling victim to scams and fraud. High profile cases reported in mainstream media often report senior citizens who have been conned out of large sums of money. A perception that scams are only fallen for by those who are 'gullible' or 'greedy' can hide the reality that anyone can easily become a victim. This idea that the victims of the crime are partially to blame for either failing to spot the signs of a scam or being too eager to take up unsolicited offers leads to extremely low reporting rates. A study by the Financial Fraud Research Centre (2012) found that less than five per cent of victims report mass-marketing scams to the authorities (OFT/CMA, police or Trading Standards).

## Reality

Research carried out by the OFT (2006) revealed that those over 65 are more likely to lose large sums of money to a scam than the younger population. However it is not conclusive that victims are more likely to be older. Indeed, research suggests that all age groups are equally likely to fall prey to a scammer and in some cases, depending on the type of fraud being perpetrated, young people are at a higher risk.

CIFAS, the UK's fraud prevention scheme, reports that 31-40 year olds were the age bracket most reported as falling victim to a scam. Additionally their research revealed that those in the 31-40 age group were most likely to be a repeat victim. Academic research, reviewed by the National Fraud Authority (2010), has shown that those who have a positive attitude to financial risk are more likely to fall victim to a scam.



**31 to 40 year olds are most likely to fall victim to a scam and be a repeat victim.**



**The under 25's are most likely to fall victim to online banking scams**

## Focussed Scams

Many fraudsters pick a scam to employ against a particular age, gender or grouping of people that they know are most likely to fall victim to. The OFT (2006) found that men tended to be at a higher risk of falling victim to advanced fee frauds (where a small fee is requested to release a windfall) and property investment scams. They also found that women were more likely to be victims of miracle health scams and physic/clairvoyant mailings. People over 55 were more at risk from door-step crimes and high risk investment products while younger people had a much higher incident rate of career opportunity or starting business scams.

- ▶ An East of Scotland CAB report of a young job-seeking client who saw an advert published on Gumtree for extras in the film industry. The client e-mailed the

company and got a call back to discuss the details. After a couple of calls the company asked for £150 as a start-up fee. They later telephoned him and asked for a fee of £620. He paid both amounts in the next couple of weeks into a specified bank account. The client was informed that he would have a job by the end of the month. However he did not hear from them and he telephoned them on numerous occasions and spoke to a Rachael and Jake but kept on being stalled. He kept on e-mailing them asking for his money back but they did not reply.

- ▶ A West of Scotland CAB report of a client who took advantage of what she thought was a free trial of diet pills paying £4 for postage by providing credit card details over the internet. She has since found that the company have taken £160 from her bank. The bank tells her several other people have the same issue and they have stopped any other payments.

## **‘Suckers List’**

Worryingly, victims of scams often fall foul of tricksters a number of times before getting help and support. Many end up on so called ‘suckers lists’ passed amongst scammers as people who may be vulnerable to a scam. In March this year, South Lanarkshire Council (2014) reported how trading standards officers received a list of over 100,000 potential victims across the UK after a property raid on a known fraudster.

An extensive study on the psychology of scams by the University of Exeter (2009) found that between ten and twenty percent of the UK population are at risk of becoming repeat victims. They found that those who were at this ‘increased risk’ had a thirty percent chance of falling for a scam within the next 12 months.

- ▶ A West of Scotland CAB reports of a widowed client whose house was mortgage free following the death of her husband 8 years ago. She had been struggling financially over the past few years and saw an advert about releasing cash from your asset. She contacted the company and signed something, not sure what, but knew it was not a transfer of titles. The company in question said they have arranged to have a ‘Retirement loan’ of £35,000 paid off. They also promised that her Council Tax would be paid off along with other loans and payments of approx. £200 per month. There was a payment of £75,000 made to her bank account which was taken out the same day. She had recently been having difficulty contacting the salesperson she had been dealing with. The client was visited by the Police yesterday and told she had been the victim of a huge fraud. There have been multiple cases of this over the past 5 years (at least 50 or 60 and they are still finding more) and that 9 people had been arrested in January and released on bail. A company of Solicitors were also being investigated and the warrant to access all their papers had led them to our client. They showed her several papers with her signature on them, which she knows she did not sign. They recommended that she come to CAB to find a suitable solicitor.
- ▶ A North of Scotland CAB reports of an elderly, recently widowed client tricked into getting bogus workmen to refurbish her drive. She informed the adviser that her late husband dealt with all work on the house prior to passing away and she wasn’t really sure what to check when speaking to them. They conned her out of money for materials, a repair to her gas main which they had damaged and the cost of hiring lorry at a total of £4,500. To rectify the work and reinstate the drive cost a total of £12,000. She had reported the matter to both the police and trading standards and wanted support to follow up with them about case.



# Hidden online: Internet fraud

## Why the internet is a scammer's best friend

The internet has allowed modern day scammers a new tool which not only widens their net of potential victims but makes it extremely easy to target a large number of potential victims at extremely low cost. Indeed it has become so large a scale that the Office of National Statistics (2013) reported 62% of UK adults who use the internet had received unsolicited communications, in comparison with 37% of those without internet usage.

A University of Exeter (2009) study revealed that the internet had become a key tool for scammers as the technology not only opened up new avenues and a wider 'market of victims' but it also allowed for scammers to avoid speaking to their victim. This study by prominent psychologists points out that removing the need to interact with victims of the scam means there is very little empathy or feeling of guilt by fraudsters about their crime.

- ▶ A West of Scotland CAB reports of a client who decided to recycle her i-phone and went on to a recycling website who offered the most money. The phone was sent away, nothing was heard and when the client checked the website she found the offer had been halved citing "severe cosmetic damage". The client had 3 days to accept the offer and if not it would cost £8 to send the phone back. If no response was received it would be assumed the client had accepted the offer. She sent emails that went unanswered, the company has now filed for bankruptcy and she has no prospect of getting the payment or her phone returned.

## Wider Impacts

The impacts of an online scam can be much more than any monetary value lost. It is well reported that victims often blame themselves for 'falling for' a scam (University of Exeter, 2009) but it also leaves behind other impacts that are rarely recognised. Half of the victims of online fraud identified by the OFT (2006) said they had changed their payment behaviour as a result of being a victim. In addition, Button et al (2012) carried out interviews with 800 fraud victims and family members in the UK. They found that those who had been a victim of online fraud were now much less likely to use the internet for shopping or online banking transactions.

## Romance Scams

Cases can often involve playing on victims' emotions and there has been a huge rise in recent years in online 'romance scams'. This is one of the top five fraud actions reported to police in the UK (Action Fraud, 2010). These types of scams often start through legitimate online dating websites or chat rooms and a 'relationship' is developed between the scammer and victim to build up trust. They are often typified with requests for money to help pay for a family member who is ill or to pay for travel costs to visit the victim. They can be extremely convincing and citizens advice bureaux see many cases from victims of this type of crime.

- ▶ A West of Scotland CAB reports of a client who met a woman via a dating agency. She reportedly lives between Stockholm and America. She asked the client to transfer money into her bank account for her to pay for the costs of shipping gem stones to the UK. The client transferred £4000 of his own money



into her account. His 'girlfriend' then said that she would transfer \$270 000 into his account but this transfer was barred by the bank as she had not paid the bank fees for this. However the 'girlfriend' got another client to pay £11,600 into the client's bank account and he then paid £10,500 of this to his 'girlfriend'. The client is starting to feel uneasy with this as he has never met the woman and is suspicious it is either a scam or money laundering.

- ▶ A North of Scotland CAB reports of a client who had been in touch with a man on the internet and has sent him nearly £4,000 for differing reasons. Supposedly as loans, the money has been sent for over four months to Nigeria for a Jake Smith† whom she met on a dating site. Jake Smith's profile on the Dating Site claimed he was a widower with a daughter of 19 and also claimed to be a Drilling Engineer from Glasgow who was flying to Nigeria for a contract. Since the client needs the money back for a holiday, she has been asking him to return money and was given false promises.

## **Bogus Government Websites**

In the last year CAB in Scotland have received an increasing number of reports of clients falling foul of bogus government websites purporting to offer services such as passport renewal or driving license applications. Often these are characterised as charging an additional fee to the actual cost levied by the government department. Consumers report confusion over such sites and often feel like they have been misled by what is in a lot of cases a form checking and filling service costing around £75.

Which? researched (2014) ten website claiming to offer services including passport applications, European health insurance cards and tax return services and found them all to contain misleading or confusing text. In March of this year Consumer Minister Jenny Willott promised a crackdown on websites misleading consumers into paying large sums for a service that, for passports, is available at the Post Office for less than £10.

- ▶ A South of Scotland CAB reports of a client who went online to what he thought was a genuine website to renew his passport. He made the required payment of £72.50. He then phoned the passport office who said all he had got was the form, downloaded. He would need to complete the form and take it to the post office or post it together with the fee. He is alarmed to find he has been conned and has to pay twice.
- ▶ A West of Scotland CAB reports of a client who had paid £50.00 online to apply for her daughters driving licence using her credit card. The client has received a letter from DVLA advising she has not enclosed the fee for the driving licence application. The client has now realised that the website she has used was a third party check and send service and not a legitimate government application. The letter from DVLA states they are aware of the website used and they confirm that there is no connection to them or the government in any way. The client advises that the website looked genuine and someone is posing holding the driving licence and she feels this website is very misleading.

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† Name changed to protect client identity.

# Scams through your letterbox

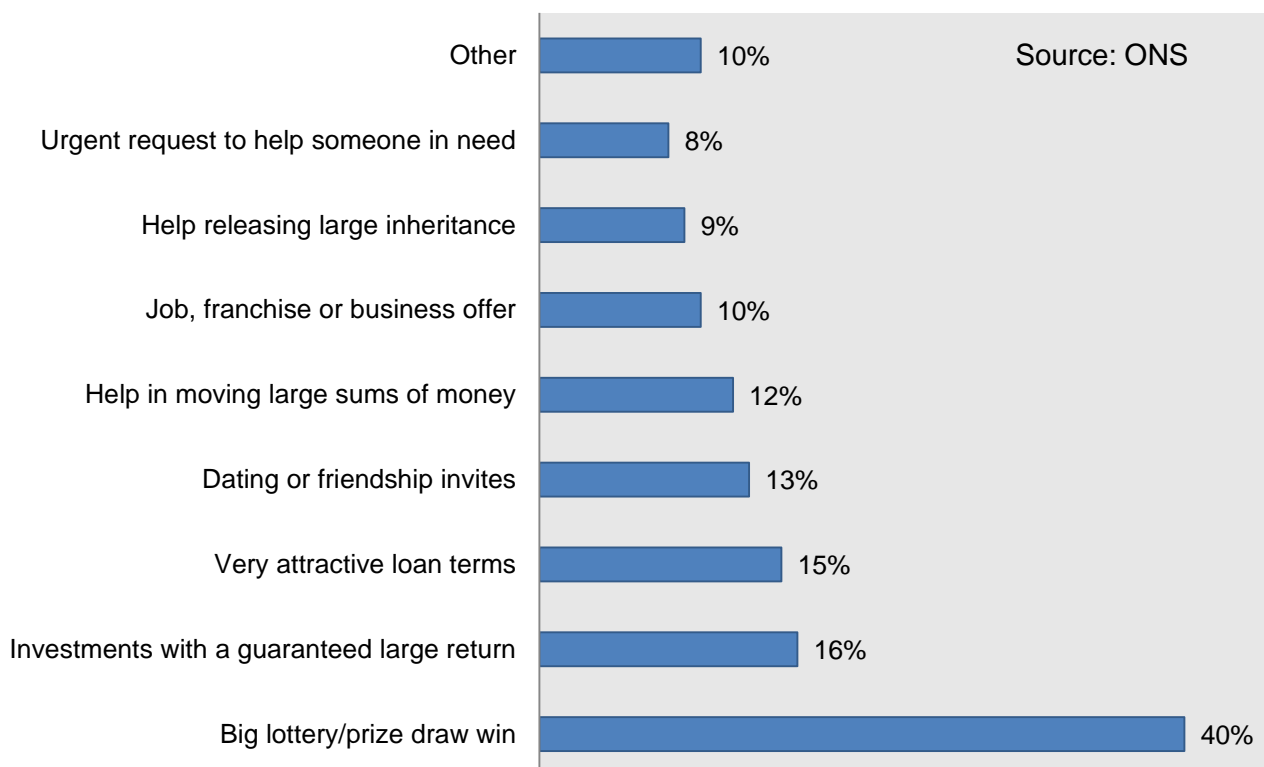
## 'Too good to be true'

Postal scams delivered through the door are often characterised as windfalls, prize draws or other offers that often seem like great news for the recipient. The Royal Mail under the Universal Service Obligation is required to deliver all mail that is made to an addressee and while they have taken steps to reduce fraudulent mail it is impossible to stop all scam mail. The 'Think Jessica' campaign has been working for the past seven years to raise awareness of mail scams and educate people on how to help stop vulnerable people falling victim to scams. The campaign (Think Jessica, 2013) estimate in every month 6.6 million people in the UK are targeted by scam mail with around 22,000 victims replying to the material every day.

## Prize draws

Windfall and lottery win scams are one of the most common types of scam seen by CAB advisers in Scotland. The OFT (2006) found that such scams are estimated to have cost £260 million to the UK every year with an estimated 140,000 adults falling victim to such a scam. Victims of this crime were among the least likely to report it as a crime with only 3% of respondents to the OFT research saying they had reported it to police. The Office for National Statistics (2013) found that lottery scams were among the most common targeted at potential victims (see figure 2). Button et al (2012) reports that victims often feel embarrassed by the scam and how their peers and family had ridiculed them for 'making a fool of themselves'.

**Figure 2: Percentage of UK adults targetted by specific scams**



CAB clients often bring in evidence to report the scam so that others will not fall victim.

- ▶ A West of Scotland CAB reports of a client who was the victim of an overseas scam. The client had been playing an overseas lottery through an international firm that had advertised their service through the post. The client would pay between £10 and £20 a month however when she received her January bank statement she noted that a number of payments of between £100 and £300 had been taken out totalling over £2000. When the client contacted Lloyds bank they froze her account but they will not refund the fraudulent payments. The client has subsequently contacted the police who were unable to help and she has also contacted Action Fraud who took a note of the client's details but were unable to offer any solutions.

Lottery scams are typified by a letter that says the recipient has won a large sum of money, often in an overseas lottery, and to release the winnings they must send a small cash sum. Action Fraud (2014) reports the most common countries mentioned in such material is Spain, Canada or Australia however many CAB in Scotland have reported cases quoting the Commonwealth Games.

- ▶ A North of Scotland CAB reports of a client who has received a letter from the Commonwealth of Nations Online Lottery, which informs the client that she has won £800,000. The client says that she has never entered such a lottery but sent off for the prize but didn't divulge any bank details asking for it by cheque. She then received another letter asking for an administrative fee in order for the company to forward her prize. The client would like to report the scam.

## Protecting the vulnerable

While postal scams are seemingly sent indiscriminately to a wide section of the public, the National Fraud Authority report (2011) states that low income older individuals are reported to be much more likely to be a victim of a postal scam than other age or income defined groups. The Think Jessica campaign (2013) have pressed for intervention to be the key to stopping victims becoming more embroiled in a circle of scams. Clients at CAB have sometimes highlighted that they feel powerless to stop their elderly relative from becoming a victim.

- ▶ An East of Scotland CAB reports of a client who came in for advice on how to stop scam mail getting delivered to her mother, who has dementia and is paying out hundreds of pounds to the scammers. Her brother lives with her mother but is usually away at work when the postman delivers the mail. She has tried reporting the matter to the police but they can do nothing. The post man said he must deliver the mail to the addressee. The client has tried to explain to her mother about the scam and warned her about sending money to them but due to her dementia she is unable to comprehend the issue.

The Scottish Government have made 'Adults at Risk of Financial Harm' the first priority of adult protection by agencies. This focusses on not only those who may be at risk of fraud or theft by individuals known to the victim but also carries a heavy focus on scams including ones through the mail. The action, taken on the back of the Adult Support and Protection (Scotland) Act 2007, brings different agencies who work with vulnerable people to highlight cases where people may need extra support or help to avoid becoming a victim. This preventative focus on the 'potential victim' rather than the perpetrator is, the Scottish Government says, a new approach which will help co-ordinate the public sector with private companies such as banking institutions.

# Number withheld: Phone scams

## Misleading and duping victims

Telephone scams take numerous different guises in the way they attempt to take money from victims. However, they all have the common trait of misleading and employing very persuasive techniques to trap victims. Often the goal will be to either get some personal or private data, such as bank details, or to persuade a consumer to buy something that they don't need. Scammers are keen to utilise mainstream call centre techniques such as cold calling and automatic dialling which helps to recruit new victims. The Information Commissioner's Office (2013) revealed that between April and November 2013 it received over 120,000 complaints regarding cold calling, many of which were purported to be scams or overly pushy sales people.

- ▶ An East of Scotland CAB reports of a client who required advice on behalf of her elderly parents. They had responded to a telephone sales pitch from a kitchen company during which they were told that they had won £1000 towards the cost of a kitchen. They have now signed a contract for a fitted kitchen, total price £9,000 and paid a deposit of £2,000. The client stated that her parent's kitchen is tiny and the price they were charged was excessive. They are both in their 80s and frail. Her mother is also blind. She wanted to know if they could cancel the contract as her parents were misled and advantage has been taken of their vulnerable status.
- ▶ A West of Scotland CAB reports of a client who advised that she had been contacted by a caller claiming to be from an energy supplier. The client had been asked to make an immediate payment of £179 to 'settle an outstanding bill or they would take further action'. The client gave the company her bank details and the £179 was immediately debited from the client's account. The client has received no further paperwork and no further contact as promised. The client has contacted her bank and her account details have been changed to prevent any further deductions from her bank account. The client feels that she has been a victim of fraud. She has tried to call the company but the number just rings out.

## Bank Details Trawling

An area where victims can lose substantial amounts of money is through giving out their bank details over the phone. Sometimes these are characterised by sales calls where a caller is asked for their details to be sent 'a great deal', 'massive savings' or 'cut price' products. However, they often find after giving their details that they are actually paying for a membership scheme or other scam and not for any products or services that they may have thought they were getting.

- ▶ An East of Scotland CAB reports of a client who had been called a couple of months previously by someone trying to sell him an offer for a savings club, but the client was very unaware of particulars and thought he was just going to be sent out further information on this. He didn't give any bank details to the sales person, but a mail order company, which is linked to the savings club, had his details as a past customer. The client received a pack from the savings club which said there was a 21 day preview and that the client is required to opt out of the club before the end of the preview otherwise he would be automatically charged for a 12 month membership. He then received a bill for £84 which was taken out of the account that the company had the details for.

An increasing number of clients have been seeking help from CAB regarding fake phone calls received from 'their bank'. These are typified by an unexpected call from someone claiming to be from the victim's bank and saying there had been fraudulent transactions on their account. They often then advise the victim to hang up and phone back the bank to gain the trust of the victim and to let them believe that they are speaking to an authorised representative of the bank. However unknown to the victim the phone line is held open and they then re-connect after a number is dialled to either get all the details they will need such as PIN, card details, internet logins and passwords. They may also advise that a courier will collect your bank card to protect it from further fraud. The Royal Bank of Scotland (2014) recommend that you never phone back the bank on the same phone line they called you on, or if that is not an option phone a friend or family member first. They also stress they or any other bank would never ask for your internet login details over the phone or for your PIN and would never send someone to collect your bank card.

- ▶ An East of Scotland CAB reports of a widowed 78 year old who received a call from her bank's 'fraud squad'. She was informed by the caller that large withdrawals over £400 had been made on her account and they were checking that these had been authorised by her. After the caller asked for her bank card details she became suspicious and refused to give her bank card number over the phone. The caller was very insistent that if she could not confirm that she was the account holder then he couldn't put a block to stop more withdrawals happening. She refused and ended the call, and as she was a bit shaken by the experience she decided to phone a friend. On dialling however she found the same man from 'the bank' still on the phone. The client then visited her bank branch the next day who confirmed there had been no suspicious activity. The CAB helped report the case to local trading standards and Action Fraud.

## Call blockers

Call blocking technology is often used to cut down on the number of calls received by those who have been consistently harassed by cold calling or scam callers. This technology is being implemented successfully by trading standards authorities and individuals. A recent scheme providing call blockers to the vulnerable across Angus, East Dunbartonshire and East Renfrewshire reported 98% less nuisance calls leaving users feeling safer and in greater control (TSI, 2013).

While this technology brings fantastic results to many victims, scammers have now begun to target those who may be looking to purchase such a device with products which are expensive and often useless. CAS has seen evidence of clients being offered products at high monthly charges despite many legitimate products requiring small ongoing costs to run the product.

- ▶ A South of Scotland CAB reports of a client who was telephoned by a company to offer her a service to stop her getting sales/nuisance calls for a payment of £59 per month. The client came to CAB to check if this company was legitimate as he is frustrated by the number of nuisance calls he receives and would like to get something like this if it would make a difference. The CAB highlighted the high cost of this product compared with other alternatives that are offered elsewhere.
- ▶ The Citizens Advice Consumer Helpline reports of a client who had bought a call blocking device for over £100 from an online trader. After installing the product and getting further help via a premium rate number of the supplier the client felt it wasn't making any difference. The client has attempted to return the product but the company are refusing as they say it is not faulty therefore they will not offer a refund.



# Roaming sharks: The doorstep dealers

## A hidden crime

Doorstep scammers are as much committing a crime as other criminals such as those who use distraction methods to steal from someone's home or bogus traders who get access through fake ID. Despite this, trading standards authorities often report that such crimes are not reported or highlighted by the victim. Often many feel that the 'service' provided by the rogue trader was necessary and needing doing immediately. Police Scotland (2014) recommend that anyone who receives a visit from someone either offering to carry out work on their home, claiming to need access to the property or visiting unexpectedly on behalf of the local council should exercise caution.



### Police Scotland's tips on doorstep traders

If you feel threatened or unsafe call 999

If you see something suspicious in your neighbourhood call 101

Contact your local police station to arrange a free home security check



### Other ways to protect your home

Be on guard if someone turns up unexpectedly

Use a door chain and put it on before opening the door

Don't let people into your home you don't know or distrust

## Preying on the vulnerable

Despite scams affecting a wide range of victims doorstep crime is reported to be focussed on the over 60's (Police Scotland, 2014). Dealers will often point out work that they tell the victim needs done as a priority such as roof fixing, driveway cleaning or gutter repair. Work carried out is often reported as being overpriced, shoddy and in some cases dangerous. Many victims are targeted because they live alone and feel they have no one else to speak to about the work before agreeing to get it carried out. Cases often highlight how those recently bereaved feel out of control of issues that were previously dealt with by their partner.

- ▶ A West of Scotland CAB reports of a client who was approached at his home by a builder who told him that he needed pointing and ridge tiles replaced on the roof of his house. They told him they would do the work for £320 and the client said he would give them £300 and agreed to giving the builder cash that day if he completed the work. So the builder did the job, and the client paid him the cash. However, the client was unhappy with the job as it was not done properly. The builder said he would call back and complete the job, but has never returned.
- ▶ A West of Scotland CAB reports of a client who received a doorstep caller regarding the offer of carrying out an Energy Performance Certificate on her home for £199. She was informed that this would help get her a cheaper deal with her energy supplier,

something the client is keen on due to being in fuel poverty and off-grid. The salesperson informed her that this was especially good for LPG users and they would send a list of providers who were signed up to their fuel discount scheme if she undertook an EPC. The client booked an appointment for the surveyor to come back to carry out the assessment and paid a deposit. However come the day of the appointment the trader never came and the client realised she had no contact details for the company.

## Impact

Government research from 2007 (DTI) found that there are 15,000 reports of bogus trading on British doorsteps every year and that this amounted to £30 million in money that had been handed to bogus sellers. However the impact of doorstep crime can be devastating for the victim and wide reaching beyond the initial financial loss incurred. The Police and Trading Standards Operation Liberal (2010) revealed that those who fell victim to a doorstep crime were two and a half times more likely to be in residential care or to have passed away within two years of being a victim than others the same age. They also found that 40% of victims reported a significant decline in their quality of life since the event.

- ▶ An East of Scotland CAB reports of an elderly couple who had two men knock at the door to advise they are entitled to a new boiler system. They allowed the callers into the house and signed paper work which the men did not leave a copy of. The clients do not have any form of contact details or the name of company to call. The traders returned and advised the clients they will install the boiler on Wednesday. The couple now feel vulnerable and scared and do not wish to go ahead with this.
- ▶ The Citizens Advice Consumer Helpline reports of a client who had got her driveway mono blocked after being visited by a trader. The client reports the work is of a very poor quality and she is not happy and is withholding the rest of the payment although has already paid £500 in deposit. The trader has become aggressive and when she mentioned getting advice from Trading Standards the workman became threatening and used abusive language. The client is now worried that the trader may return and threaten her further.
- ▶ The Citizens Advice Consumer Helpline reports of a client who phoned worried about an elderly neighbour. The client had spoken to her and said she had taken large sums of money out of her bank account to pay a workman who has been doing work around her house. He had started by cutting back trees and other garden work for £1,000, this lead on to her paying £700 for gutter cleaning. Her neighbour says she is ok paying for this as she feels it is probably the right amount. However, the client is worried she is being ripped off and being taken advantage of as she lives alone.



# Tips on Staying Safe & Reporting

Scams can be regarded as victimless, not serious and sometimes blamed on the victim. However, their impacts are often severe financial loss and emotional distress. The crimes are reported by Police as having links to organised criminals who may use the money gained from small scale scams to further their crimes in drug trade, human trafficking and illegal weapons sales.

## Staying Safe

Be alert for the common signs of scams these can include the following:

- The call, letter, e-mail 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 (you can't win a competition you didn't enter!)
- They are asking you to send money in advance
- They are saying you have to respond quickly
- They are telling you to keep it a secret
- They seem to be offering you something for nothing
- If it seems too good to be true – it probably is!
- They are telling you to keep it a secret

There are also a number of steps that you can take to minimise the risk you will be at to falling victim to a scam and to protect yourself from fraudsters:

- 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 your 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.

## Stop 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.

### Telephone Preference Service

You can register with the TPS to stop unsolicited calls for free by calling **0845 070 0707** or online as **tpsonline.org.uk**

### Mail Preference Service

This will reduce the number of unsolicited mailings and other junk mail you get, registration is free and available online at **mpsonline.org.uk** or over the phone on **0845 703 4599**

### Safety Online

For details on how to keep safe on the internet and protect your online transactions visit **cyberstreetwise.com**

## Reporting

It is important to report scams even if you are savvy enough to not fall victim to it to save others from becoming a victim and to stop the money gained from such activity funding other criminal activities. Not only does this help the authorities bring scammers to justice it also allows them to keep up to date with the latest tricks being employed by fraudsters. It also helps organisations like Citizens Advice Scotland and Trading Standards make public consumer education messages which will help others avoid becoming a victim.



### Useful Reporting Numbers

**0845 04 05 06** - Citizens Advice Consumer Helpline gives confidential advice and can make reports to your local trading standards officers

**0300 123 2040** – ActionFraud is the UK's national fraud and internet crime reporting centre

**101** – Get help and report suspicious neighbourhood sales people to your local police station

***Remember if you feel threatened or unsafe by a doorstep visitor dial 999***

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Citizens Advice Scotland (CAS), our 61 member bureaux and the Citizen Advice Consumer helpline form Scotland's largest independent advice network.

Advice provided by the Scottish CAB Service is free, independent, confidential, impartial and available to everyone. We are champions for both citizens and consumers and In 2012/13 we helped over 314,000 people deal with over a million issues. Our financial gain for clients in this year was £121 million.

Our bureaux deliver frontline advice services through more than 200 service points across the country, from the city centres of Glasgow and Edinburgh to the Highlands, Islands and rural Borders communities. This network of dedicated staff and volunteers is ideal to represent and assist the consumers in Scotland in all transactions and services they operate in.

Our vision is paramount to all our goals in the consumer landscape as well as being simple but robust:

*"A fairer Scotland where people as citizens and consumers are empowered and their rights respected."*

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