

## Welfare Rights Warning about Scams and Fraudsters

Most people know that there are unsavoury characters around who will find new ways of separating you from your money. The chances of you being affected are relatively low and this alert aims to give you advice to help you avoid becoming one of their victims.

### What are scams and frauds?

A scam or fraud is an illegal activity aimed at making money by deception. Scams and frauds come in different forms, including letters, emails, telephone calls, text messages or even by someone at your door.

Most scams rely on you handing over information that you usually keep secret, such as your bank or credit card details. They rely on you trusting them in order to get what they want. If you have any doubts **do not give out any details or let the caller into your home.**

### Telephone, internet or mail

- **Never give your bank details, credit card numbers or personal information** to someone you do not know or whose identity you have not confirmed. Financial institutions will **not** contact you this way.
- **Do not be pressurised into giving information.** If you do not know who is calling (sometimes called **cold-calling**) then either call the company back on a published telephone number, ask them to write to you or simply hang up.
- **You can opt out of unsolicited calls** by getting in touch with the Telephone Preference Service on 0845 070 0707

### Doorstep Callers

- **Check the identity of ALL visitors to your home**, even those you might be expecting. Genuine callers will not be offended and will have an identity badge containing their picture and the name of the company. Check it carefully; don't just glance at it.
- If you receive an unexpected caller at your home you may need to carry out further checks other than relying on their identity badge. Whilst rare, identity badges can be fake. Call the company they represent **before letting them in!** Do not use the phone number the caller gives you; find it yourself on a letter or in the Yellow Pages.

- If you cannot find the number or remain in doubt about the caller's identity, **do not let them in**. They will contact you by alternative means if genuine.

### General tips

- **Do not be tempted by offers where you have to pay in advance for something.** These scams, including those telling you a prize is waiting for you if you send money, have become increasingly popular.
- **Throw away chain letters or emails.** If they contain any personal information, shred them first. Ignore threats of bad luck if you don't continue the chain – they are simply trying to scare you.
- **Check your bank and credit card statements regularly.** Make sure all transactions listed are yours. Contact your bank immediately if anything appears incorrect.
- **Never throw away whole bills, receipts, card slips, bank statements or even junk mail that has been personalised to you.** Destroy these documents before they go in the bin, for example, by cutting them up or shredding them.
- When making a credit or debit card purchase, keep the card in your sight to guard against **skimming** (a method of obtaining your card details by swiping it through a small hand-held device, usually to clone the card).
- **Be careful when giving card details or personal information over the phone**, by internet or in a shop – make sure you cannot be overheard or overlooked.

Scams and fraud are rare. However it is important to remain vigilant at all times. If you are worried that you may have been subjected to fraud or a scam, contact your bank or credit card company and the police **immediately**.

You might also like to talk to Trading Standards about any incidents:

Northumberland County Council  
Trading Standards Department  
Loansdean  
Morpeth

Tel 01670 534585