

Young Friends Background Information

Welcome to Young Friends

This document has been designed to give you a brief overview of the different types of scams. It provides background information as well as key facts which will help aid your discussion with your Young People. You may find it useful to refer back to this Information Sheet at any time in order to provide additional information which you think your young people may be interested in.

We would also recommend that you undertake the Friends Against Scams online training. It should take you no longer than 20 minutes to complete and is available at:

www.FriendsAgainstScams.org.uk/elearning

Friends Against Scams

Friends Against Scams is a National Trading Standards (NTS) Scams Team initiative launched in 2016, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Friends Against Scams is designed to inspire action, highlight the scale of the problem, change the perceptions of why people fall for scams and make scams a community, regional and national topic.

By attending a **Friends Against Scams** awareness session or completing the online learning, anyone can learn about the different types of scams and how to spot and support a victim. With increased knowledge and awareness, people can make scams part of everyday conversation with their family, friends and neighbours, which will enable them to protect themselves and others.

Anybody can join **Friends Against Scams** and make a difference in their own way.

www.FriendsAgainstScams.org.uk



**NATIONAL
TRADING
STANDARDS**
Scams Team



What are scams?

Scams are uninvited contact from another person(s) making false promises to con people (victims) out of money. They come in many forms:



The criminals attempt to trick people with flashy, official looking documents, websites, or convincing telephone sales patter. The aim is to persuade them to send a processing or administration fee, pay postal or insurance costs, buy an overvalued product or make a premium rate phone call.

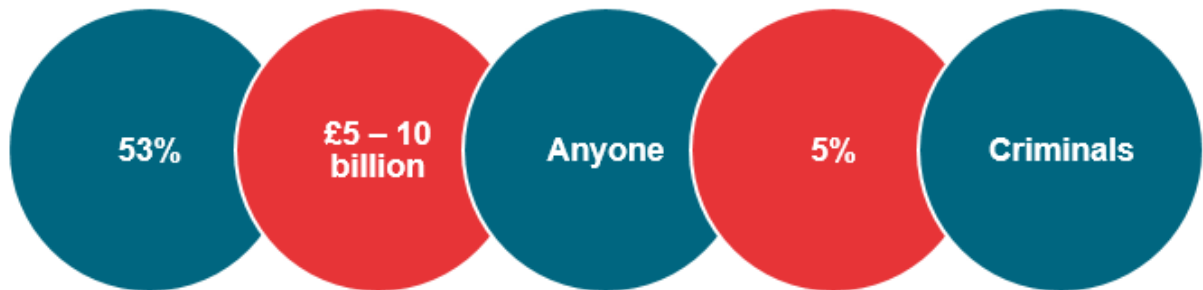
There are many of these sorts of scams but some of the most common are:

<p>Deceptive prize draws/ sweepstakes. Claims on the information sent through that say people have won massive life changing prizes when in fact these are lies. No one has won anything, it's all set out to mislead people.</p>	<p>Fake Lotteries. Like the national lottery but run by dishonest people who take money but never give out any prizes. Often they are run by people living and working abroad.</p>	<p>Clairvoyants. These people pretend to predict the future and take money from people to tell them what they want to hear e.g that they are going to be left a vast sum of money by someone that may have died.</p>
<p>Computer/Online Scams. Phishing emails from your 'bank' designed to get personal information such as passwords or links to fake websites.</p>	<p>Romance Scams. A scammer pretends to be interested in a person and makes friends with them in order to gain their affection and ask them to lend them money which they never pay back.</p>	<p>Doorstep Scams. Crimes carried out by bogus callers, rogue traders and dishonest sales people who call, often uninvited, at people's homes under the guise of a legitimate business or trade.</p>



What are scams?

There are five key facts to remember about scams:



1. 53% of people aged 65+ have been targeted by scams and criminals.
2. Scams cost the UK economy £5-£10 billion a year.
3. Anyone can be a scam victim, regardless of age, gender, education or economic background.
4. Scam victims might not always admit or be aware that they are a victim. Only 5% of people report the crime.
5. Scams are the product of organised, predatory criminals who gain trust to exploit and steal money.



Criminals and Victims

Scams are run by criminals who are breaking the law:

- They are known to be predatory - prey on people who they see as being weak and easy to deceive and lie to.
- They do not care who they hurt or the effect of their actions on the people that they lie to.
- They can be very persuasive, persistent (keep going back to speak to or see a person), as well as being threatening, aggressive and intimidating, especially when they don't get their own way.
- They can be part of a wider team of people who are all trying to exploit a person they know is vulnerable and therefore most likely to fall for their lies by passing on that person's information to each other.

Victims of scams:

- They may not even realise they have been a victim, they feel lonely and the criminal is the only 'friend' they have.
- They may even write letters to the criminals apologising for not sending them money when they've been asked to!
- Responding to scam mail has become a hobby to help avoid loneliness or keep dreams alive.
- Those that do realise feel shame and don't want their family to know as they feel silly to have fallen for a scam.

What can happen to victims?

- They can feel a lot of stress and pain often leading to depression, withdrawal and isolation from family and friends.
- They can deteriorate both physically and mentally, becoming ill and unable to look after themselves.
- They can lose their confidence and financial ability in being able to live on their own and therefore their independence.
- Scam victims are 2.5 times more likely to either die or have to move into residential care.



Scam Victims

Mr and Mrs A's Story:

Mr and Mrs A had been scam victims for around 20 years. They ran a successful leisure business for many years and they were financially stable. Then, around 20 years ago, the business started to fail.

Mr A:

'When the first letters came telling me I'd won large sums of money I thought it could be true and just what I needed as I'd lost so much money because of the effect on our business. I suppose the scammers caught me at a low ebb'

When the situation was at its worst they were sending £300 in cash a week to the criminals. Over the years their son tried to convince them that they were responding to scams and not genuine lotteries or prize draws but to no avail. The problem was so severe that their son was afraid his parents wouldn't be able to pay their household bills.



Scam victim's house

Mrs A helped Mr A reply to the letters and became heavily involved too. So much so that when Mrs A started to show signs of dementia, Mr A felt that the administration work involved with replying to scams would keep his wife's mind sharp; she continued to do this until it all got too much for her and she was no longer able to deal with it because of her condition.

When Trading Standards intervened Mr A realised the mail was scam mail. He took advantage of the mail redirection service so all the mail was redirected to their son. After two weeks Mr A's sons said:

'Progress has been excellent. I get all the scam mail now and have had 20 items in the past two days. Nothing reaches my parents now and for the first time in a long time I know that there is more money going into my father's account than going out. The money going out is to pay household bills. It's such a relief.'

It is important to note that Mr and Mrs A started to respond to scams during a period of vulnerability - the decline of their business.

The son estimated that his parents had been **scammed to the tune of well over a £100,000 over the years.**



Scam Victims

Mrs B's Story:

Mrs B was found to have been receiving 30 pieces of mail (that's 880 a month, 10,560 a year) and 10 phone calls a day (that's 304 a month, 3,650 a year). It was discovered later she had **lost over £1 million.**

Mrs C's Story:

She agreed to work on her driveway, which resulted in repeat visits over 2 years. Each time she was persuaded to part with more money that she didn't need to pay. At times she would be escorted in person by the criminal to the bank to withdraw the money to pay him. **She lost over £160k for work that was only worth £6k.**



Real letters from scam victims to criminals

"I owe you more than 100 apologies for not writing and enclosing your fee immediately, the reason being:

1. I lost my telephone and address note book 4 weeks ago. 2. I searched high and low for your letter just to find the address so that I process this important communication. Forgive this rubbish paper as well. By the way I never have enough cash at this time of the month as the 'pocket money' allocated to me gets to the bank on the 22nd of the month - bills, debts etc. has to be seen to promptly.

I am really now wondering when I will ever have any win! I also wish clairvoyants would put addresses on their return envelopes, that would save time!"

Letter from a victim to a criminal

*I owe you more than 100 apologies for not writing and enclosing your fee immediately, the main reasons being:-
① I lost my telephone and address note book 4 weeks*

"By the way I never have enough cash at this time in the month, I am really now wondering when I will ever have any win."

*the return envelopes, that would save time,
yours faithfully,
P. L. Hill (M)*

"I don't get out, because I'm frightened. These letters are all the company I ever get"

Dear Sir or Madam

Only just read your letter today - I have been ill, live alone and unable to go out, and not able to answer your letter - 'SO SORRY' - so, if I am not too late, please can we start again? will you write me again? and pls send you the £30

**"Dear Sir or Madam
Only just had your letter today. I have been ill, live alone and unable to go out and not able to answer your letter - 'SO SORRY' - so if, I am not too late, please can we start again? Will you write to me again and I'll send you the £30"**

"I hope I win, so I can move to a home. I want someone to talk to"



The National Trading Standards Scams Team

The NTS Scams Team is funded by National Trading Standards and is hosted by Surrey County Council. The team was founded in 2012 to tackle the problem of postal, telephone and doorstep scams. The team works across England and Wales with Trading Standards and partner agencies to investigate scams and identify and support those who fall victim to them.

Postal, telephone and doorstep scams are often targeted specifically at disadvantaged consumers or those going through a period of vulnerability. The NTS Scams Teams estimate that the detriment to UK consumers as a result of these scams is between £5 and £10 Billion a year.

The team receives information from a range of partner agencies who **IDENTIFY** potential victims of scams. The team then contacts the local Trading Standards service of those silent victims and enters into partnership agreements with them. These partnership agreements include a variety of ways in which local authorities can work together to **INTERVENE** and support their identified victims. Information is gathered about victims and best practice, which enables the team to **INFORM** local authorities and partner agencies of the most effective ways to work with and support scam victims.

The team aims to raise awareness of scams by producing resources and leading campaigns to **INFLUENCE** people at local, regional and national levels. The team has a wide range of active projects and campaigns which cover a variety of needs and have had excellent results. The team's initiative 'Friends Against Scams' aims to prevent and protect people from becoming victims of scams by empowering people to take a stand against scams.

The team acts on information received from various sources, including in-house projects, to **INVESTIGATE** the path of scam mail. Through tracing the path of money sent in response to scams, the team have had well documented success and continue to act on new leads to tackle fraudulent activities.

The NTS Scams Team is fighting for a scam free nation by taking a stand against scams.

Aims of the National Trading Standards Scams Team are:

- To **IDENTIFY** victims of scams.
- To **INTERVENE** and protect victims from further victimisation.
- To **INVESTIGATE** criminal activity.
- To **INFORM** local authorities and agencies on how to work and support scam victims.
- To **INFLUENCE** people at local, regional and national levels to **TAKE A STAND AGAINST SCAMS**.



Ways to help

How to help prevent rogue traders:

If a friend or neighbour says they are having or want to have work done on their house or seem particularly vulnerable to rogue traders then:

Tell them to get more than one quote and not be afraid to say no to a trader that just knocks on their door.

Tell them about the Trading Standards approved Buy With Confidence scheme which they can look traders up online. All members are audited and approved by a Trading Standards Officer.

Give them a no cold callers sticker to display on their door to stop unwanted traders knocking. If they do they are breaking the law and can be reported to your local Trading Standards.

Remember: A reputable trader will not mind leaving a quote and giving a person time to get further quotes and discuss the work with friends, family and neighbours.

How to support scam victims:

If you know someone such as an elderly neighbour or relative that needs help because they are responding to scams, then further assistance is available and you can point them towards the services below to get them the help they need:

Adult Social Care - You will need to contact your local council department.

Citizens Advice – 0808 223 1133 (For Scotland, call Advice Direct on 0808 164 6000)

Adult Social Care helps people who are unable to look after and care for themselves such as eating & dressing properly and paying their bills. They have a duty of care to protect these vulnerable adults. Citizens Advice can offer advice on how to report scams and where to get further help.

Remember anyone can be a victim of scams, but the criminals tend to target those who are elderly and more vulnerable. The criminals are trying to take money from them and this can also affect people emotionally and physically and so they may need extra help at this time.



Ways to help

In an emergency:

Police

Scams are fraud, fraud is a crime, if you feel that someone you know is in immediate danger because they are, for example, having work done by a rogue trader on their house, then report it to the police.

Call 999 or the non-emergency number 101.

Adult Social Care
Contact your local Adult Social Care Department

Police
Non-emergency **101** Emergency **999**

