

BOOK OF SCAMS



A Lancashire Trading Standards Guide 2024

lancashire.gov.uk



TOGETHER WE CAN BEAT THE SCAMMERS!

Lancashire Trading Standards Service is dedicated to protecting Lancashire residents against fraud. We hope you find the information and practical advice in this booklet useful in helping you to take simple steps to stop you or family and friends becoming a victim of a scam.

Remember if it sounds too good to be true, it probably is.

Be Scam Aware.

Remember you are not alone.

There are many organisations out there to support you if you fall victim to a scam. Please use the contact details listed throughout and at the back of this booklet.

For advice on your consumer rights or to report matters to Lancashire Trading Standards contact the Citizens Advice Consumer Helpline on **0808 223 1133** or via **www.citizensadvice.org.uk/consumer**

LANCASHIRE SCHEMES

Find Scambuster Stan on Facebook – Together we can beat the scammers

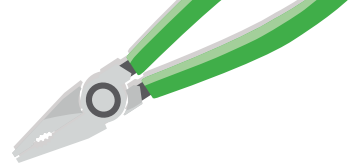
- Alerts you to what current scams are happening across Lancashire
- Provides information about fake goods and product recalls
- Advises you what to look out for and how to protect yourself from scammers



Report scams at
www.facebook.com/St StanleyDards



Safe Trader
Scheme



SAFE TRADER SCHEME – ARE YOU LOOKING FOR A REPUTABLE TRADER?

Helps you find reputable traders for property repairs, home improvements, gardening services, mobility aids and other services around the home. Our Safe Traders are committed to treating their customers honestly and fairly. Traders are monitored through customer feedback and agree to work with Trading Standards to resolve any problems if they occur.

0303 333 1111
www.safetrader.org.uk



Customer Comments

"I always use the safe trader scheme to find trades people. I find it reassuring that these traders have been checked out first."

"I always go to this site as I know I can depend on the quality and reliability of the members."

Member Comments

"Thank you for helping small business like me to stay confident in continuing to help local people."

"We think it is an excellent scheme, which generated continuous work for our company and would recommend it to other trades. Long may it continue."





PREVENT COLD CALLING

You can request a No Cold Calling door or window sticker via Citizens Advice consumer helpline.

This gives you the confidence to say No to uninvited callers.

We also have No Cold Calling Areas set up across Lancashire to:

- Give residents the confidence to say No to uninvited callers
- Help stop incidents of doorstep crime

**DOORSTEP SELLERS
BEWARE**

We do not answer the door to uninvited traders. Please leave and do not return.
Failure to do so is a criminal offence.

Lancashire Constabulary
Lancashire County Council

A rectangular sticker with a black background. The text 'DOORSTEP SELLERS' is in white, and 'BEWARE' is in large, bold, red letters. Below this, a white text block contains a warning. At the bottom, there are two logos: Lancashire Constabulary and Lancashire County Council.

**POLICE AND TRADING
STANDARDS NOTICE**

**NO COLD
CALLING AREA**

No uninvited sales people.
Please leave and do not return.

A rectangular sticker with a blue background. The top part has 'POLICE AND TRADING STANDARDS NOTICE' in white. The middle part has 'NO COLD CALLING AREA' in large, bold, white letters. The bottom part has 'No uninvited sales people. Please leave and do not return.' in white.

PROTECT YOURSELF FROM SCAMS

Scams are a way of cheating people out of their money. The criminals who operate them are called scammers or fraudsters. They may try to approach you on your doorstep, by post, over the phone or online.

Don't let them con you. Protect yourself by knowing what to look out for, and what to do if you suspect a scam. Follow these tips to avoid getting tricked out of your money.

Be sceptical

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, or your finances, home or loved ones could be at risk.



**BE
SCAM
AWARE**

Know who you are 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. Don't be fooled by official looking websites & marketing materials. Scammers are good at making their scams look authentic.

Protect your financial information

Never give your bank account details/passwords to someone you don't know. Trustworthy firms will never contact you to ask for this information.

Remember

If it seems too good to be true, be suspicious & take advice

- Don't be rushed, don't feel pressured
- Never send cash, disclose personal details or buy goods to claim a prize
- Watch out for secret deals, 'get rich quick' schemes, always seek professional advice before signing up to ANY type of investment scheme
- If you receive a suspicious phone call, remember you don't have to get into a discussion with anyone & NEVER talk money
- Keep your business your business. Just say 'No thank you, I'm not interested', & hang up straight away

PROPERTY MAINTENANCE SCAMS

The most common property maintenance scams are for roofing work, gutter repairs, driveway and landscaping work, jet washing services, gardening and tree services. Scammers use a variety of ways to make the initial contact:

Doorstep callers – knock on your door or use flyers offering such services. Sometimes they introduce problems you may not know you had such as missing roof tiles or they call at a time when maintenance issues are worrying you but the job is just too much for you to tackle yourself. They can convince you to pay for work that is overpriced, of poor quality, not needed or not even carried out.

Online Sources – If searching online for a trader, do your research, check independent review sites or if a Ltd company check Companies House:

<https://find-and-update.company-information.service.gov.uk/>. This will let you know who the director is, how long the business has been trading. Use caution if using online trader platforms where you can submit your job or contact a member through the site. For routine maintenance jobs, alarm bells should ring if the trader can start straight away or is willing to travel from another area of the country to carry out the work.

Via Social media – Again use caution if traders are recommended via social media and online local market places. Remember bogus as well as reputable traders can advertise their services via these channels – remember to carry out your own independent checks.

Telesales calls – Often offer household upgrades and improvements including energy saving measures such as double glazing, solar panels, loft and cavity wall insulation, alternative heating methods.

Cosy Homes in Lancashire (CHiL) is a scheme run in partnership with all 15 Lancashire Councils and can provide energy saving measures, advice and support. Contact them regarding your eligibility online at **www.chil.uk.com** or via telephone on **03306 061488**.

Remember

ALWAYS SAY NO TO COLD CALLERS, place a 'no cold calling' sticker on your window or door

Never be pressured by any cold caller, be confident and say NO

Never keep large sums of money in the house

Be wary of flyers offering maintenance services, advertising special rates for OAP's. A local telephone number does not mean the traders are local, often the numbers transfer to a mobile device

Do not agree to work where the caller says 'we are only in the area today' or 'we are working down the road'

Always use known local trades people, ask family and friends for recommendations or use Lancashire County Council's Safe Trader Scheme

There are times when you may need to enter into a contract in your own home with a reputable trader.

It is recommended that you get 2 or 3 quotes from different traders before signing a contract. Always make sure your contract has the name and full address details of the business.

In most cases you have a 14 day cancellation right in case you change your mind. (Does not apply to goods made to your specification) Details of your cancellation rights must be provided to you in writing. You can cancel a contract within this period even if the work has commenced.

Callers such as gas, electricity and water companies often let you know they are carrying out work in your area beforehand. Use caution if you are not aware of planned work, always ask for identification and independently check with the utility company by ringing the number on your bill before you let anyone in your home.



OTHER DOORSTEP CALLERS

Houseware sellers.

Houseware sellers. Beware agreeing to buy household goods on your doorstep. The sellers may claim to be on probation, implying they are working for a government scheme. This is not the case. The goods may be high priced and of inferior quality. Sellers can sometimes be pushy or aggressive. Trading Standards advice would be to say no to these cold callers, if in doubt don't open the door to them and never feel pressured into buying something.

Fish sellers

Many householders buy fish from regular roundsmen who will sell fish from the back of their van. Do not confuse these reputable traders with pushy door to door sellers who pressure you into buying large quantities of frozen, low quality, potentially out of date fish.

Doorstep callers offering to buy jewellery, watches and other valuables.

Doorstep callers offering to buy gold, silver and watches. If you have valuables and you wish to sell them, get quotes before selling from 2 or 3 independent buyers including known reputable high street dealers. Do not be tempted into making a quick decision on your doorstep.

Charity collectors

Never feel pressured by cold callers asking you to set up a direct debit to give to their charity. Choose independently which charities you wish to donate to. Remember, if you do change your mind after agreeing to a direct debit with a charity, you can cancel the direct debit at any time.

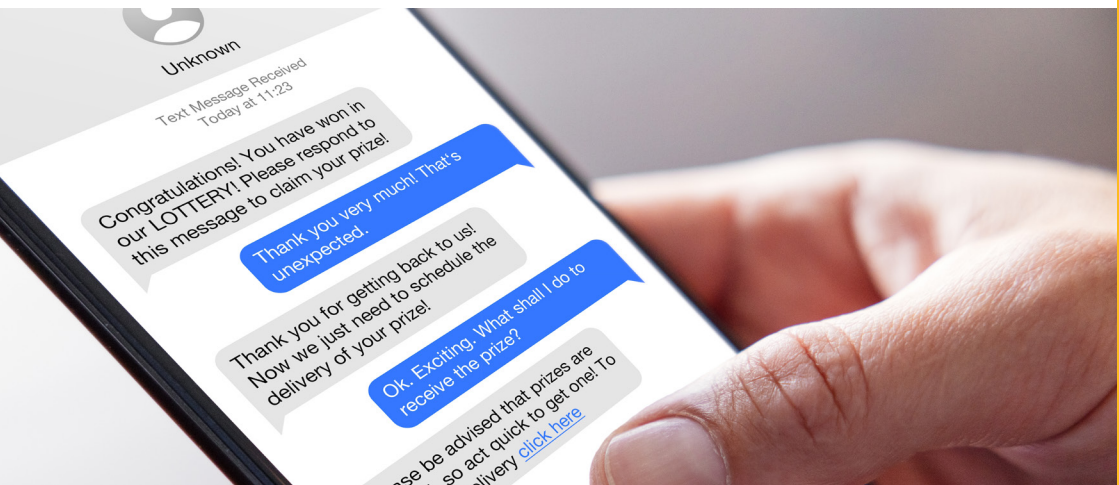
PHONE, EMAIL, SOCIAL MEDIA SCAMS

Scams can come via phone, email, text or even via social media sites.

Advance fee scams – The aim is to get an upfront payment from you.

Phishing scams – The aim is to get your personal details or to make you click on a link that may download a virus onto your device or steal your personal information. Whilst phishing scams may not get all your personal details, the details you do provide may link up with other information provided via earlier scams, known as data mining.

Spoofing – When someone disguises or imitates an email address, website or telephone number to convince you that you are interacting with a trusted source.



Common Scams:

- Saying you have a virus on your computer, you need to pay a fee for it to be fixed.
- Supposedly from a government body, that you owe money, e.g you owe tax, and if you don't pay the scammer states that bailiffs will come to your house or you will be arrested.
- From your telephone service provider or other utility provider saying you owe money for an unpaid bill and if you don't pay the scammer they will cut you off.
- You receive a legitimate looking text asking you to click a link to make an appointment with your hospital, the link takes you to a legitimate looking website that asks for personal details including your date of birth and address.
- You receive an email from your bank. The message asks you to update, validate or confirm your details, providing a link for you to click on to do this.
- You receive an official looking email from a Council body saying you have haven't paid a parking fine, with no details of where you were at the time or your vehicle registration providing a link to pay the fine.

Remember:

Always be suspicious of such demands

Take a minute to think, such scams are there to make you panic and act quickly

Official government bodies, banks, utility service providers will never ask you to confirm your username, password or other personal details by clicking on a link

Scam texts can be forwarded to **7726**.

Scam emails can be forwarded to **report@phishing.co.uk**

Scam websites can be reported to **www.ncsc.gov.uk**

PROTECT YOURSELF FROM TELESALLES AND SCAM TELEPHONE CALLS.

Using caller ID and not picking up a call if the number is not identifiable is good advice. If you do pick up be suspicious if the caller seems to be asking personal or financial questions that would not usually be asked.

Telephone handsets can be bought with a call blocking system, pressing a button will ensure that the number can't get through again. Numbers can be blocked on mobile phones usually via your phone App.

Join the Telephone Preference Service **www.tpsonline.org.uk**, a free service that can reduce the number of unsolicited sales and marketing calls. Once you have joined the TPS telesales companies should not ring you, if they do, you can report them to the Information Commissioner. Please note this will not stop scam callers or calls from outside the UK.

Many telephone service providers offer services (sometimes free of charge) that will protect you from receiving scam calls.

If you answer a call and there is a delay before the caller speaks, or the call is silent or abandoned, this could be the sign of a call centre where an automated dialling system rings you, on picking up there is a delay for a call centre agent to get to the call, or the call is not answered. Whilst often not deliberate, these calls can be irritating and sometimes worrying for householders.

Ofcom can take action where someone is repeatedly making abandoned/and or silent calls, complain to **www.ofcom.org.uk**

Telephone Call Blocker

For householders that have become victims of scam calls and are receiving a large amount of these calls you may want to consider installing a call blocker. These devices continually update to stop known scam numbers reaching the householder and can be programmed to only let certain numbers through, with a facility for a caller from an unknown number to leave a message, which can be important for medical related phone calls.

Telephone Preference Service

To opt out of receiving unwanted legitimate sales and marketing phone calls

0345 070 0707

www.tpsonline.org.uk

TrueCall

The device plugs in between the phone and the phone socket and blocks unwelcome callers

0800 0336 330

www.truecall.co.uk

COURIER FRAUD

There are many variations to this scam, but initially the scammer telephones the victim and alleges they are calling from the bank, the police or enforcement agency. The scammer claims to be a fraud investigator with the bank or a police officer and states that someone has been fraudulently using the victims credit card. They say they know who did it and want the victims help with the investigation.

The victim is told to hang up and ring the number on the back of their bank card, or to phone the police to confirm the call is genuine. Although the victim believes this is what they are doing and is reassured as they have independently checked, they have in fact never been cut off from the initial scam caller and it is the scammer who replies, confirming the seriousness of the situation and risk to the victim.

At this stage, you could be asked to key in your card pin number to verify who you are and then hand your card over to a courier they send to your address.

In some cases you could be told the investigation involves corrupt employees that you would be helping to uncover. You could be asked to withdraw a large sum of money from your bank, post office or foreign currency, this will then be collected by a courier. The money is alleged to be counterfeit or to be sent off to be checked for fingerprints.

In other cases you could be asked to purchase high value items and hand these over to the courier.

Could it be you?

Frank from Lancashire handed £4000 in cash when a courier came to his door – he says in hindsight he knew it sounded like a scam and would have never thought it would happen to him, but at the time the scammer was very plausible and slowly drew him in.





SCAM AWARE

INVESTMENT SCAMS

Scammers will persuade you to invest your savings / pension funds into shares, wine, precious gems, carbon credits, land, or property, to name a few. These investments will look legitimate and promise that you will get a high return for very little risk. This is not the case, you will be at risk of losing your money.

Scam investment schemes are often run from overseas so may not be authorised by the UK's Financial Services Authority so there is almost no chance of getting your money back if things go wrong.

Protect Yourself

Be sceptical about calls out of the blue from companies you don't know offering shares/investments especially if they are *'guaranteed, risk free or a once in a lifetime opportunity'*.

Never sign up to anything immediately or if you are told to keep the deal confidential.

Always get independent financial advice before making an investment, make sure the firm is on the Financial Services Authority register check **www.fsa.gov.uk**

Be wary of companies that offer to recover funds you have lost to any sort of investment scam. They may be linked to the company who initially defrauded you and may be targeting you again.

Often scammers can get hold of lists of previous clients/victims and will pretend to be from legitimate enforcement agencies such as the Police or Trading Standards Services, claiming they can retrieve the monies you lost for a fee.

Remember

There are no get rich quick schemes if it sounds too good to be true it probably is

Don't be pressured into making a quick decision and don't be taken in by upmarket office addresses, 'scammers can rent mailboxes and 'virtual' offices in upmarket areas

Even professional investors have become victims as the scams seem very convincing

LOTTERY & PRIZE DRAW SCAMS

Lottery scams – Congratulations! – a letter, phone call, email or text message tells you you’ve won a huge amount of money in a lottery, even though you haven’t bought a ticket. You are told that to claim your winnings you need to send money to cover ‘processing’ or administration costs or taxes. You may also be asked for personal or financial information for ‘identification’ purposes.

This is a scam. The scammers will take your money and you will get nothing in return. Once you have sent one payment, the scammers will contact you again and again to try to con you out of more money.

Prize Draw scams – sometimes linked to buying goods via catalogues received through the post selling beauty products and foodstuffs. If you spend over a certain amount the seller will enter you into a prize draw. The scam is to make you spend more than you would want to for goods that may be of inferior quality and that you can get much cheaper in the shops. The winner of the prize draw may not exist.

Other prize draws can claim the victim has been randomly selected, but they always require some sort of fee to be paid to claim the fictitious prize.



These can be made to look more legitimate by naming you specifically in the body of the letter. They will ask for an initial fee for admin costs and will again keep coming back for more and more 'fees'.

Postal scams are known as Mass Marketing Fraud. Technology allows recipients names to be printed within the letters making it seem as if the letter has been written to you personally when they could easily have been sent to millions of recipients. Once you respond to one bogus promotion, your details will be sold to other scammers and you'll get even more scam mail.



SCAM AWARE

CLAIRVOYANT / PSYCHIC SCAMS

Clairvoyant and psychic scammers usually contact potential victims by post. They promise to make predictions that will change your life forever – but first you must pay a fee. The letters they send look like they are personal to you, but they are not. If you are going through a difficult time or feeling lonely you are more at risk of falling for this type of scam.

The letters can sometimes be aggressive saying something terrible will happen to you if you don't pay up. Or they say they have seen wonderful things in your future and ask for money to give you more details.

If you pay, more lies will follow as the scammer wants to get more money from you.

Could it be you?

John from Lancashire had been speaking to a psychic on the phone for a few months after responding to a letter that promised good things for his family. He had to send money to find out more details. The psychic spoke to him often, John knew all about her children and had been sending them Christmas and birthday presents. The psychic had told him to switch off his TV and radio as it was interfering with his auras and told him not to tell anyone about the predictions. Recently the calls had been getting more aggressive and the scammer told him bad things would happen if he did not send more money.

PROTECT YOURSELF

Don't be intimidated into replying, just bin the letter. Any response from you shows you are interested, even if you don't send cash. You could end up receiving other postal scams, as postal scammers share victim's information.

Remember

Just because someone appears to know personal things about you, doesn't mean they have special powers

Show the letters to family / friends and don't be frightened into sending money to the scammers.

DATING SCAMS

Dating online is a popular way to make new relationships. Unfortunately, fraudsters do set up fake profiles in order to steal your money. They manipulate you to gain your trust, develop an emotional attachment very quickly and suggest moving communication off the dating site. The next stage is to tell you about a problem they are having. They will then ask for some kind of financial help.

Things they may say:

- *'I want to see you but can't afford the trip'*
- *'Everything is booked but my ticket has been stolen and I need money quickly to get onto the next flight'*
- *'1/a family member need urgent medical treatment'*

If you pay to help your new friend, they will keep coming back with new reasons for you to send more money.

Could it be you?

Margaret from Lancashire was scammed into sending money

"We had so much in common, he had lost his partner, family was the most important thing to him and he loved animals. His daughter was ill and I sent money for health care she wouldn't have been able to get otherwise."



Protect yourself

Don't agree to move off the website to private messaging, report any suspicious behaviour, only use reputable dating sites.

Be suspicious;

- If what they are telling you is not the same as their profile
- If they make excuses why their camera is never working or they refuse to video call/ meet you in person. Photos can sometimes be stolen, taken from somewhere else on the internet. You can check photos using reverse image searching websites accessible free online.

Never send money to someone you have not met in person and be wary of giving money to someone you have just started a relationship with.

Be wary of anyone asking you to receive money on their behalf and transfer it on. They may be using you to launder money.

Talk to family and friends for advice, do not keep your new relationship secret.

BUYING SAFELY ONLINE

The internet is an international marketplace where anyone can be anonymous, and it's up to each of us to make sure we take precautions to protect ourselves against the type of people we know are looking to profit illegally in this environment.

Here are a few tips to keep you safe shopping online:

Check who you're buying from, make sure the company and website is legitimate. Often scam sites don't look as professional as genuine sites, containing spelling errors and poor-quality images. If you're in any doubt do a quick internet search as you should be able to find an address for the company. Look for contact details in case there may be a problem.

Before making a purchase it's a good idea to check online reviews about the business.

The website should have an address that begins with https and displays a padlock or key logo in the address line when you begin the paying process, this indicates you're using a secure online payment system.

Using a credit card will provide you with extra protection for purchases over £100 if things go wrong. If you use a bank card you might be able to make a claim with the bank under a voluntary scheme called a chargeback.



Use strong different passwords for any online accounts. Best advice is to use different passwords for each account and use two factor authentication (2FA).

Be wary of clicking on links in advertising emails and texts alleging amazing offers. Compare the price of the product against other retailers and the manufacturer's website. Don't get caught up in the sales fever and buy in haste - if the price looks too good to be true you have to ask yourself whether it is a genuine offer.

For further information on cyber scam advice & information on 2FA or to report scam websites go to the National Cyber Security website www.ncsc.gov.uk.

If buying from a UK website in most cases you should be provided with distance selling rights, a 14 day 'right to return the goods or service'. Websites should let you know if you need to fund return postage costs if you do change your mind. Returning faulty goods should not include a return postage charge.

WARRANTY SCAMS

Many goods for your home come with warranties that may last up to 3 years and if you have any problems with the item, the manufacturer will take responsibility for repairing, replacing or compensating you.

Once the warranty has run out you may have an opportunity to extend it for an additional charge. Unfortunately, scammers see this as an opportunity to get money from you.

Beware scam telesales calls wanting to sell you a warranty for household maintenance or for household goods.

Could it be you?

Tom from Lancashire had been helping his father get his financial affairs in order when he noticed numerous direct debits going out to companies for cover plans for his TV, Sky box, washing machine, tumble dryer, boiler repair, windows, doors, floors, upholstery, guttering and roofing. Tom's father did not own a sky box and had 3 policies with different companies for his washing machine, which was 12 years old, in total 23 polices had been taken out.

Think before you agree, do you need the extra protection?

How much does the policy cost compared to the age and value of the item being insured, how much would a new one cost?

How long does the policy last, is it a continuous monthly direct debit?

Once you agree to one such policy your name may be shared amongst many companies, and you may be bombarded with telesales calls.





**SCAM
AWARE**

KEEPING SAFE FROM ONLINE CRIME

We use our home computers, phones and tablets for many purposes including keeping in touch with family and friends, banking and shopping online.

Some simple security measures can keep you safe from cyber criminals:

Keep your tablet and smartphone secure with a screen lock, use anti-virus software and make sure you update it regularly.

Use strong passwords – use different passwords for each online account, especially for your email account and if available set up two factor authentication (2FA)

Check your privacy settings on social media sites and be careful how much personal information you post online.

Be careful when using publicly available Wi-Fi, known as Wi Fi Hotspots. They may not be secure giving cyber criminals the potential to intercept your data. Never use such Hotspots for accessing online banking or your emails. Using your own data via 3G, 4G or 5G networks will be encrypted and secure.

Could it be you?

Liz from Lancashire received a telephone call from a caller alleging to be from her internet service provider. They stated a virus had been identified on her computer and asked for an upfront payment of £120 for the problem to be fixed. There was an urgency to the phone call and Liz believed her online personal and financial information could be at risk. Payment was taken and Liz was asked to switch her computer on and download a remote access tool to allow the caller to access her computer. Liz became more suspicious and terminated the call.

Never allow anyone to remotely access your computer.

Be suspicious if a computer service company calls you out of the blue and hang up straight away.

OTHER POPULAR SCAMS TO WATCH OUT FOR

Spoofing

Spoofing is where a scammer calls your phone and the call looks as if it is coming from a legitimate source. Scammers know people use caller ID on their landlines and mobiles to screen calls, so have developed a scam where they can change the caller ID displayed, 'spoofing' the number to trick you into thinking you are dealing with a legitimate business or to hide their real identity.

Scammers commonly spoof numbers to pretend they are calling from the victim's bank, credit card company, utility provider or government agency and can actually be calling from anywhere in the world.

Copypat websites

Where a site copies the look of a genuine site, often government sites where you need to apply for a service such as a disability badge, fishing licence or passport. Whilst you may be provided with the service required, the copypat site not only gets your personal details, but will charge a fee for what maybe a free or nominal fee service.

Subscription scams

Beware online pop ups or advertisements via social media offering free trials for beauty products, miracle health cures, and weight loss products. By providing your details you may have unknowingly agreed to a monthly direct debit which may be very difficult to cancel.

Ticketing Scams

Fraudsters can offer tickets for sale that do not exist or are fakes. Always buy tickets from the event promoter, venue box office, official agent or reputable ticket exchange sites. Where possible use your credit card for payment. Check the vendor is a member of the Society of Ticket Agents and Retailers (STAR). They offer an approved Alternative Dispute Resolution service to help customers with outstanding complaints.

Holiday Scams

If the price of a holiday villa advertised online seems too good to be true, be suspicious. Scammers post luxurious properties online that they do not own to lure unsuspecting holiday makers to transfer funds for properties that either do not exist or the booking is invalid.



CONTACT INFORMATION AND FURTHER SOURCES OF ADVICE AND INFORMATION.

Safe Trader

0303 333 1111

www.safetrader.org.uk

Citizens Advice Consumer Helpline is the first point of contact for Trading Standards and will advise on your consumer rights

0800 223 1133

www.citizensadvice.org.uk

Action Fraud

0300 123 2040

www.actionfraud.police.uk

Lancashire Constabulary

Non Urgent 101

Emergency calls ring 999

Crimestoppers

Anonymous line to report crime

0800 555 111

www.crimestoppers.uk.org

National Cyber Security Centre

Report scam emails to **report@phishing.gov.uk**

Forward scam text messages to 7726 (it's free) the message will be reported to your mobile phone provider

www.ncsc.gov.uk for advice on how to stay secure online

HMRC

Report scam HMRC emails/tests/phone calls and letters to **phishing@hmrc.gov.uk**

Advertising Standards Authority

Report scam or misleading adverts to **www.asa.org.uk**

Metropolitan Police

Little Book of Big Scams **www.met.police.uk**

Take Five

www.takefive-stopfraud.org.uk

National campaign that offers advice to help prevent email, phone and online fraud, particularly where criminals impersonate organisations

Independent Age

Provides advice and support for older age - **0800 319 6789**

Including a Scamwise booklet

www.independentage.org/get-advice/advice-guides-factsheets-leaflets

SCAM AWARE

Age UK

Provides advice and support including pensions, benefits and care, including information on scams

0800 169 8787 www.ageuk.org.uk

Regenerage

Supports older people in Lancashire to live well and age well

01772 552850, www.regenerage.org.uk

Think Jessica

Charity set up to protect elderly and vulnerable people from scams with mail and telephone

www.thinkjessica.com

Friends Against Scams

www.friendsagainstscams.org.uk

Royal Mail Opt Out Service

To opt out of unaddressed (mail to the occupier)/marketing mail items

optout@royalmail.com – you will receive a form which you will sign and return

OR send your name and address to FREEPOST Royal Mail Customer Services

Mailing Preference Service

To stop unsolicited mail (it only redirects legitimate mail, not fraudulent mail)

020 7291 3310

www.mpsonline.org.uk

Telephone Preference Service

To opt out of receiving unwanted legitimate sales and marketing phone calls

0345 070 0707

www.tpsonline.org.uk

Get Safe Online

www.getsafeonline.org.uk

Can help you check whether a website is likely to be legitimate or a scam. Also provides advice about installing a firewall and anti-spam software

Cifas

www.cifas.org.uk

UK fraud prevention service – offers protective registration to people who have fallen victim to or are at risk of identity theft. The service flags you personal file, so when Cifas members companies receive an application in your name they will conduct extra checks to ensure the application is genuine

Companies House

For free Ltd company information

**www.gov.uk/government/organisations or [find-and-update.
company-information.service.gov.uk/](http://www.gov.uk/find-and-update-company-information.service.gov.uk/)**

Financial Conduct Authority FCA

0800 111 6768

www.fca.uk

Check a financial or insurance company is registered. Also provides advice on investment frauds

The Silver Line

Confidential, free helpline for older people across the UK. They offer telephone and letter friendship schemes where volunteers are matched with older people based on their interests, including group calls

0800 470 8090

www.silverline.org.uk

Alzheimer's Society

0333 150 3456

www.alzheimers.org.uk

Victim Support

Freephone 0808 1659 111

Online Dating Association (ODA)

www.datingagencyassociation.org.uk. ODA membership required to adhere to membership codes of practice and will provide users with advice, guidance and support

CHIL – Cosy Homes in Lancashire

A partnership of the 15 Local Authorities in Lancashire. Contact CHIL to see if you are eligible for energy saving measures

03306061488

www.chil.uk.com

TrueCall

Is backed by a corporate affiliate member of the Trading Standards Institute. The TrueCall device plugs in between the phone and the phone socket and stops nuisance calls

0800 0336 330

www.truecall.co.uk

Lancashire Fire & Rescue Service

For a free home safety check

Freephone **0800 169 1125**

www.lancsfireandrescue.org.uk

