

Doorstep callers:

- ⇒ Doorstep callers call at your home unannounced, claiming to be working in the area and to have noticed a problem with your house that needs fixing. They may offer to do work for you, or say they need to check something in your home. In this way they may search your home for items to steal, or pressurise you into paying cash.
- ⇒ Sometimes doorstep callers may pose as police officers, saying they are looking for a lost child or pet. These criminals are convincing and plausible.
- * Don't open the door to someone you don't recognise or not expecting.
- * Lock the back door before you answer the front door.
- * Put the chain on before opening the door.
- * Ask for identification, and keep utility company numbers handy.
- * If the caller is genuine, ask to arrange an appointment, and ask a friend or family member to be present.
- * You can arrange to have passwords set up with your utility companies.

Tricks:

Refer victims to a website.

Send out false testimonials and photographs.

Once scammers have hooked their victims they trap them in a never-ending cycle of letters, phone calls and payments by asking for taxes, release fees, administration charges and anything else they can think of to keep the victims sending cash.

To make the scam even more convincing some put 'THIS IS NOT A SCAM!' on their letters or say over the phone to victims.

Contact Details

Report a loan shark- 0300 555 2222

Action Fraud- 0300 123 2040

www.actionfraud.police.uk

Citizen's Advice Consumer Helpline-

03454 04 05 06

If a suspicious caller knocks on your door-

If they're on your property or just left: 999

If it is after the event: 101

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*SCAMS:
WATCH
OUT!*

SCAM

Don't be rushed

Don't be hushed

Common Scams

Bank/Police will never:

- ⇒ Ask for your pin.
- ⇒ Ask for your online banking password over the phone.
- ⇒ Ask you to withdraw money to hand over for safe-keeping, or transfer money to a new account for fraud reasons.
- ⇒ Send a courier to collect cash, card, PIN or cheque book.
- ⇒ Ask you to recite number on telephone display to check if it matches registered telephone number.

If it happens:

- * Hang up, wait 5 minutes to clear the line, or use a different line, then call your bank.
- * If you do not have another phone to hand, telephone someone you know first to make sure the line is free.

NEVER PROVIDE ANY PERSONAL DETAILS OVER UNEXPECTED PHONE CALLS

Courier scams:

- ⇒ Scammers call victim claiming to be from the bank, saying their card needs collecting. Scammer instructs victim to phone bank to verify it is genuine. However, they stay on the line, making the victim believe they are calling their bank. Scammer asks victim to disclose pin, before sending a 'courier' to pick up the card.

Computer software service (Microsoft) scam:

- ⇒ Victim called by phone and told there is a problem with their computer and for a fee it can be fixed. Victim is talked through logon steps in order for the fraudster to gain remote access to the computer for which they charge "fees" and gain access to personal and financial information.



Pension scams:

- ⇒ Often, people receive a phone call, text or email. Phrases such as "free pension reviews" are commonly used. After building up trust, the scammer persuades victims to act quickly. Victims not only lose their savings but could also end up in debt.
- ⇒ Due to new pension freedoms pension scams have become an easier target.



Parcel Delivery scams:

- ⇒ Card posted through the victim's door stating that a delivery service was unable to deliver a parcel and that they need to contact the service by phone. Card gives a premium rate number to call. Turns out to be a long, recorded message and all the victim receives is a big phone bill.