

This is a summary transcription of the talk by Toni Jean-Baptiste, Barclays Community Banker, to Baddow and Galleywood U3A on Wednesday January 9th 2019.

53% of the people who are scammed are over the age of 65.
£5-10 billion annually is the amount that scammers are estimated to steal
Only 5% of scams are reported - mainly due to embarrassment.

Initial contact is usually made via email, text, knocking on doors or by telephone - if you respond then you will go on the "sucker list" and can expect to get a lot more calls. Callers will appear to be professional friendly and helpful, until you start asking questions.

Never click on links in emails unless you are certain that they come from the source that they profess to. These links will usually take you to a bogus copy of the real website and the scammers will start asking for further details from you. Banks will never send text or email messages with links in them. If you receive one of these messages please call the action Fraud line on 0300 123 2040

Toni asked if any of those present had any personal experience of scams and a number of members indicated that they had. Some members shared their experiences and had in certain instances lost money themselves. One shared experience was of having a computer hijacked and being asked to pay a ransom to have it restored to working order. Toni's mother had also been scammed by a telephone call despite having been warned and advised many times. She had been caught at a time when she was feeling vulnerable and low - this involved a fraudulent call supposedly from BT, informing her of a refund due.

People should be wary if they are told that they have won a lottery prize when they have not entered the lottery or learn of an inheritance from an unknown relative living abroad. Another frequently used scam involved reading obituary columns and gleaning details of the deceased to be used in a clairvoyancy scam.

Also mentioned was the romance scam where victims were targeted and effectively groomed by someone that they had never met face-to-face, especially involving criminals from America who then would request money to come over and visit with successive visits being postponed due to a variety of reasons.

Yet another regular one involved so called catalogue scams, where shoes were offered at a bargain price, typically £5, and all people had to do was fill in the details on the application form. The shoes would arrive and were generally cheap rubbish but the scammers had the details that they required for future targetting.

Some examples of fraudulent printed materials were shown. These generally looked authentic and looked personal, frequently starting with the person's fore name and having genuine logos which are easily copied from websites.

Telephone calls were one of the most frequent methods of Scamming and members were asked whether or not they were aware of the **call barring services** available through most phone service providers for low, or in many cases no, fee. These devices could be programmed to allow known numbers straight through, but required non listed numbers to give a message which would enable the receiver to pick up the phone if it was a call that they wished to take.

Pension scams were another commonly used trick. This should know go into decline due to a change in the law, but the guidance was that if you wanted advice about pensions then talk to a friend or relative and get recommendations first.

No-one present knew how to check if an email that they had received was genuine, but Tony told us that we should hover the computer mouse over the sender's name and if any unusual details appeared, then it was someone impersonating the actual email address. **In no circumstances should these fake messages be replied to!**

Rogue traders and doorstep scammers were next to be mentioned. If anyone tries to lure you outside to look at a fault on your roof or gutter, then be wary – they may have an accomplice who will gain entry while you are distracted. If an unexpected caller comes from a utility, challenge them to show id. If still concerned, phone the utility company and check but don't let them into your house before carrying out this check.

Another type of example, which happened in Rayleigh, was of a scammer purporting to be from a woman's bank. The story was that they suspected bank staff of criminal activity, so the woman was asked to withdraw £4000 in cash to help the bank catch the staff red-handed. She was also told what to say when questioned by bank staff about why she was making such a large withdrawal. Needless to say she lost the £4000.

What's the difference between a scam and fraud? In a scam you have willingly (even if fooled) given your details to the scammer and you **will not be compensated for your loss**. Fraud occurs when you don't share your bank details with anyone but are victimised - in cases of fraud the bank will compensate you for your loss.

Top Scam - **Spoof payment requests (including TV licensing)**. For example, one woman who was asked to change payment details for her rent supposedly because the letting company had changed their bank details. The letter was false and simply taking payments into the scammer's account.

At this point Toni had three short videos from the Met Police to play. Unfortunately there was dreadful interference on the sound system in the church which sounded like a taxi company communicating with its drivers. [The videos were impossible to follow due to this disturbance, but Linda Knock has obtained them and posted them on our closed Facebook Group (<https://www.facebook.com/groups/333606167402063/>) – so please look there if you wish to hear the rest of the story.]

Toni ended her talk soon afterwards due to the audio problems.

If you wish to remain vigilant, then you should regularly visit the websites -

<https://takefive-stopfraud.org.uk>

and the "News and Alerts" section on <https://www.actionfraud.police.uk/>