

Protecting consumers from scam calls: toolkit for the Citizens Advice network



Bristol

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Scam calls toolkit

What's inside?

This toolkit is designed to be used by local offices throughout the Citizens Advice Network to help you to run effective consumer campaigns to raise awareness of scam calls.

The toolkit is divided into three sections:

1. Background: Information on scam calls: what they are, how they work and why it is important to campaign on this issue, with particular emphasis on helping isolated consumers.
2. Ideas: Starting points you can use to start planning your own phone scams awareness campaign.
3. Adaptable resources: Easy-to-use and adaptable resources for campaigns and educational work on scam calls. including template letters, advice columns, presentations and a ready made social media campaign.

Scam calls have become a reality of our day-to-day lives. At one time or another we will have all had to deal with scam calls or nuisance call on our mobiles and landlines. The scamming industry has become increasingly professionalised, targeting individuals who are least able to recognise the calls as complex scams.

In response to the rise in fraudulent calls and internet crime national government, the police and charities such as ourselves have sought to raise awareness of this growth industry and educate the public on what to look out for. Last year's Consumer Protection Partnership's report¹ highlighted scam calls as one of its key concerns.

As a member of the Consumer Empowerment Partnership (CEP), Citizens Advice Bristol has developed this toolkit to offer information and resources to local offices to help you run awareness raising campaigns locally.

A wealth of materials already exists on scams, this toolkit tries not to replicate what's out there but to bring together some of the most useful tools and messages we've come across. We've also incorporated feedback from the consumer groups we spoke to, including hundreds of older people and Avon & Somerset Police. The materials they found the most useful were those that conveyed messages in the most concise and user friendly way.

Our CEP research has culminated in this resource-rich toolkit that can be used immediately by local offices across the Citizens Advice network to educate and empower vulnerable and socially isolated consumers on scam calls.

1. Consumer Protection Partnership <http://bit.ly/2jhzmdK>

1. Background

1.1 What is a scam call?



Scam calls are used by fraudsters to con someone out of their money or to obtain their personal information to commit fraud. The deception can range from pretending to be your bank to selling you

goods or services that are fake or you will never receive.

Not every unwanted call is a scam. Many are from legitimate companies who have purchased your contact information to make marketing or research calls. These 'nuisance calls' can still be very annoying and distressing. For more information on how to distinguish between nuisance calls and scam calls read.



A quarter of the general UK population has received a cold call requesting personal or financial information.⁴

4 in 5 telephone scam complaints to the Ombudsman came from consumers over 55.²



13% of enquiries to the FCA are about scams.³



Tip: Action Fraud provides a useful and detailed list of the multiple scams a consumers may encounter (www.actionfraud.police.uk/a-z_of_fraud) However, avoid overcomplicating your messages.

£1461

is the average lost to scam calls.⁶

8 fake phone calls are made every second.⁵



2. Financial Ombudsman Service.

3. <https://goo.gl/t3elOf>

4. <https://goo.gl/fjSOkO>

5. <https://goo.gl/goCFcf>

6. <https://goo.gl/3PU7b0>

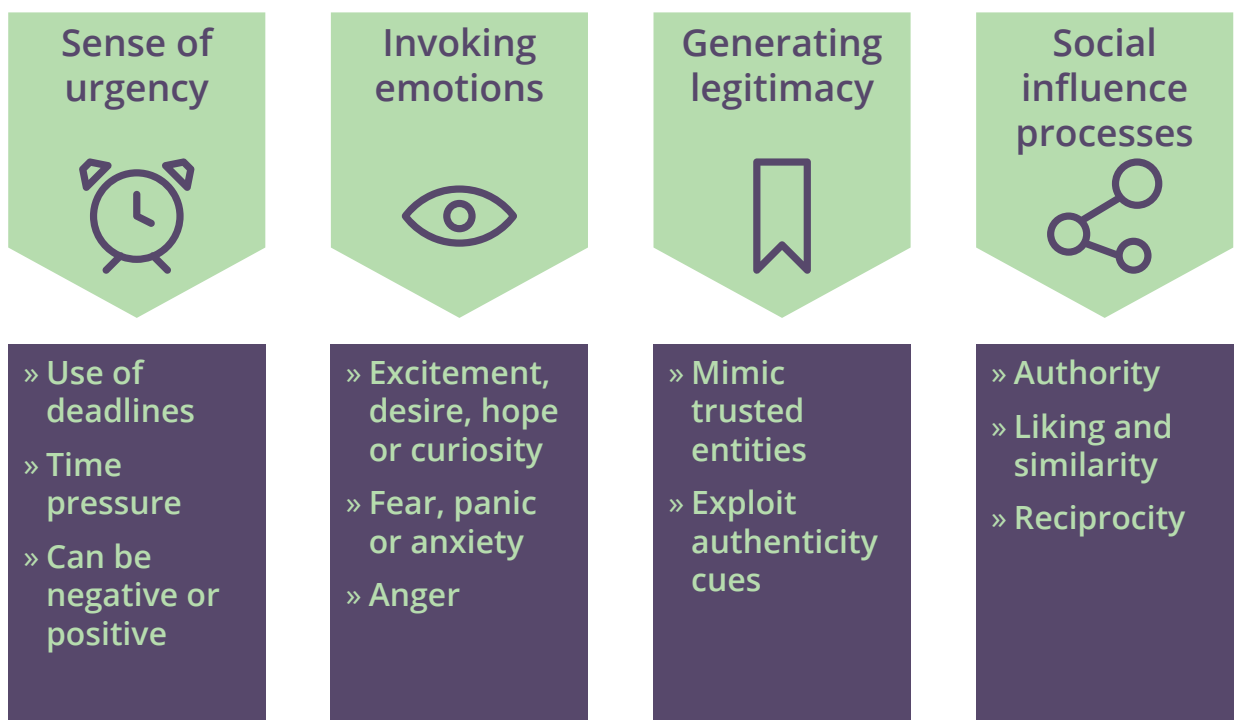
Background

1.2 The psychology of scam calls

During our campaign, we helped Dr Emma Williams from the University of Bath gather information on why consumers responded to scams. She wanted to know what techniques were used by scammers and why they worked.

Dr Williams's research highlighted the four key methods used by fraudsters, detailed below.* These methods give you an indication of the psychological complexity involved in a scam, they work through impersonation, lies and deception.

The research concluded that scammers will use various manipulative tools to focus on our vulnerabilities and needs, whether that be loneliness, isolation, uncertainties and fears versus desire for money, a good deal, a new relationship etc.



Background

1.3 Who do phone scammers target?

At Citizens Advice Bristol, we have always campaigned on scams awareness from rogue traders to doorstep scams. In doing so, we've built strong links with our local Trading Standards offices in Bristol and North Somerset, and also worked alongside the Senior Citizens Liaison Team (www.sclt.us) at Avon & Somerset Police to educate the public on scams. Our partners encouraged us to focus our campaigning work on those who are the most isolated in our communities.

It quickly became clear that social isolation was a key issue to tackle in our campaign against scams. Fraudsters deliberately and ruthlessly use social isolation and loneliness to their advantage, and will therefore target older consumers on this basis.

Older consumers

In recent years there's been an increase in more traditional scams, i.e. doorstep and phone scams. Whilst we are all susceptible to scam calls, figures from National Trading Standards show that older people are being deliberately targeted, more so than other demographics.

The reasons for this are simple. Generally speaking, older people are more likely to:⁷

- » Have disposable income and/or assets
- » Suffer from some form of cognitive impairment (such as degenerative memory loss, dementia or Alzheimer's disease)
- » Live alone
- » Be digitally excluded or technologically unsure⁸

75
is the average
age of a scam
victim

The human voice is a powerful tool in creating trust, especially so in older generations who prefer traditional methods of communication against the backdrop of the increasing digitalisation of the consumer market. Scam calls are particularly effective because fraudsters have become so professional it's hard to tell them apart from genuine callers.



7. Age UK (2015)

8. ONS 2016: Internet access - households and individuals (<https://goo.gl/Ot7Ogq>)

Background

1.4 The impact of scams

As society lives longer, the number of people living alone has increased. We heard from relatives who were concerned about family members becoming increasingly isolated from their communities due to limited mobility, mental health conditions, loss of long-term partners, or simply living in an area with poor transportation links. Care providers told us they often struggled to engage with older clients who'd taken to simply ignoring all phone calls because most came from nuisance or scam callers.

Trading Standards and the Police told us how the same individuals were repeatedly targeted by scammers over a number of years. The National Scams team obtained their details through raids on known criminals and found their details on so-called 'suckers' lists'. Many people lost thousands of pounds and as a result of these scams were living in freezing homes and struggling to manage. Other serious cases included victims who had become so confused they were fearful of anyone who contacted them or rejected any help from relatives and local services.

Social isolation is a key issue to tackle in any campaign against scams. Fraudsters deliberately and ruthlessly use social isolation and loneliness to their advantage, targeting older consumers on this basis.

Ultimately we decided to take a two-pronged approach:

1. contacting existing groups that brought together isolated and older residents (e.g. Age UK & LinkAge), and
2. working with or training those who regularly come into contact with our target audiences, whether that be carers, social workers and other local charities.

Scam calls are often tailored to the individual which means anyone can be scammed. Any time. Any place.

Local Trading Standards
Enforcement Officer



Background

1.5 Not all unwanted calls are scams

Many unwanted calls are made by legitimate companies and, although they may be very annoying, are not fraudulent. All of us will at some time have received these types of calls, for example from a PPI claims company or from a car insurance call centre. These calls, (also known as nuisance calls) can be especially harmful and distressing for vulnerable consumers - people may run for the phone and fall or may become overwhelmed by the incessant ringing.

For those living these calls can lead to further isolation by preventing important calls from getting through. Indeed, for already isolated people, the telephone can be their only means of contact with support services and the outside world.

Its is not always easy to distinguish between nuisance calls and scam calls as they sound the same to the person receiving them. By discussing with people the difference between unwanted calls and scams you can empower consumers to take back control of their phone - see 1.7 on page 10 about how to reduce nuisance calls.



Tip: Existing laws regulate and protect the use of consumers' data but scammers are criminals and therefore take no notice of regulations. Empowering consumers to deal with nuisance calls makes it easier for consumers to spot scams.



Background

1.6 Nuisance calls v scam calls

	Nuisance callers	Scam callers
Who are they?	Legitimate firms	Criminals
Examples of calls	PPI claims company or Car Insurance claims company	Scammer pretends to be from Microsoft or Talk Talk warning that your computer has a virus etc.
How have they got my contact details?	You have provided them yourself or they've been passed on by another company	They may have bought your data, obtained it through criminal activity, or from other scammers
Are they allowed to contact me?	Yes, if they have obtained permission directly or indirectly (e.g. by ticking or unticking a 'consent to share information' box)	No, they have not obtained your permission to contact you (although they may say they have your consent)
What do they want?	They are trying to sell you a service, advice or product or carrying out market research	Trying to steal your money or identify
How do I stop them?	Registering free with the Telephone Preference Service (TPS) will help reduce these calls (but it won't stop market research callers) - see 1.7 on page 10.	Registering with TPS will not reduce scam calls as criminals ignore the law. Refusing to speak to the caller, hanging up and not giving out personal and financial information will ensure you are less likely to be scammed. See 1.7 (page 10).



OFCOM have produced a video that explains how easy it is for third party companies (and scammers) to get hold of consumers' contact information and personal details. To view it, visit <https://goo.gl/zdKuKJ>

Background

1.7 How to reduce nuisance calls

There are several ways to tackle and reduce unwanted calls; we found that empowering people in our presentations with information on the types of calls they might receive helped them to deal with unwanted callers.

Much more information is available to consumers through the Citizens Advice Consumer Helpline⁹ or our national website.¹⁰

1 Register with the Telephone Preference Service (TPS)

We explained what the TPS covered and why certain callers continued to 'get through' despite previous registration.



2 Check your consent box

We educated people on how their information is captured by legitimate companies and then shared or sold to affiliated/third parties simply because a consent tick box had been missed.



3 Take control of the conversation

We discussed, and role-played, how best to manage conversations with unwanted and scam callers:

- » Keep your personal information private, don't tell them anything
- » It's okay to hang up
- » If you're not sure about a caller get their details and say you'll ring them back. Then you can get a second opinion from your neighbour, friend or family member.



9. <https://goo.gl/063lxS>

10. www.citizensadvice.org.uk

2. Ideas

Below are our suggestions for tackling scams in your area based on our experiences of raising the profile of phone scams in Bristol over the last year.

2.1 Keep key messages simple

- » “If you are not sure, hang up the phone”
- » “Check with someone you trust before agreeing to anything”
- » “Never give out your personal information”
- » “Anyone can be scammed. Any time. Any place.”

Simple, clear and accessible messages are more effective than providing detailed advice when you’re running an awareness campaign. We found that if we got too detailed our audience got confused and we lost their attention. Where people needed more information we signposted them to the right website, organisation etc.

- ➔ See Section 3 of the toolkit for Resources to adapt for your campaign. Make sure you keep these key messages in mind when producing all your campaign tools - from your press release to your scams stickers.

2.2 Highlight the issue across multiple media platforms

Social media



Social media can help highlight the issue and reach out to the public. It’s also an easy way to get your message out where resources are limited.

We sought to remove the stigma around being scammed and encourage people to open up and talk about how they’d fallen victim to a scam. Use Twitter and Facebook to highlight your events and put out key messages to drive traffic to your website. Make sure you set enough time aside to respond to increased enquiries that come in from the public as a result of your campaign.

- ➔ See page 21 for template Tweets you can use to get your campaign started. There’s also a YouTube film you can use.

Ideas

Print media

We wrote advice columns and articles for local newspapers, magazines and newsletters (especially those targeting older people). We used local case studies and photographs to bring the human element to our campaign.



People may be reluctant to open up about being scammed. There is often a sense of shame about having 'fallen for it'. It is important to remember that scammers are professionals and very effective at what they do.

Clare Jackson, Consumer Empowerment development officer, Citizens Advice Bristol

➔ See page 20 for template articles and advice columns you can adapt.

Local TV and radio


Local radio and TV provides an excellent opportunity to widen your campaign - both local BBC news and radio are widely listened to by older people so you know you are reaching your target audience. Our sister offices in the South West have regular radio slots and take live Q&A phone-ins from listeners during scams awareness campaigns.

➔ See page 20 to help prepare for TV and radio.



 Citizens Advice Bristol
@CABristol

Great interview on @bbcrb this morn @ashjones36 raising awareness of scams: if it looks too good to be true it probably is! @ageukbristol

 **Tip:** Using a local case study is often key to having your story picked up by the media. If you don't have a client who's prepared to share their story contact Trading Standards or another local partner who may have one.

Ideas

2.3 Work with local groups that focus on reducing isolation and loneliness

Throughout the last year, we've worked closely with groups who focus on reducing isolation in communities.

Charities such as Age UK, Linkage and Silverline groups and centres regularly hold lunch clubs or coffee mornings for older people. This proved to be one of the most effective ways in which we could reach our 'hidden vulnerable'.



We used a mixture of PowerPoint presentations, stalls with information leaflets and audience participation to ensure our educational training sessions were effective.

Using a presentation helps structure talks. However, the most successful and engaging workshops involved opening the conversation out to the audience or using an interactive exercise to 'start the conversation' on scam calls.

The goal for these exercises was to break down the shame and embarrassment of being a target or victim of a scam. More importantly it also helped to highlight how common scams are within society and provided a fantastic way for groups to share their own experiences of scam calls.

The talks were illuminating and informative and certainly gave us lots to think about in terms of what we give away and also the issues around redress.

Helen, University of Bath
event



Ideas

Here's an example outline of how to use an interactive exercise in a workshop:

Interactive exercise example (5 -10 minutes):

- » Ask your audience to write down or share a recent unwanted call they have received with the group or their neighbour
- » Write these down on a visible chart or white board.
- » You will quickly hear the variety of scam calls that exist – even amongst smaller groups



As soon as one common scam call was mentioned (such as attempted bank fraud call, or computer hacking call), we found audiences were quick to divulge more instances of when relatives (or even they themselves) had been scammed. Many shared their own tips on what to do or how to spot the scam for anyone who had not yet come across it.



Tip: As Citizens Advice we are well positioned to signpost any affected people to the right place for advice, whether this be:

1. Citizens Advice Consumer line¹¹ or your local office
2. Action Fraud¹²
3. Telephone Preference Service¹³
4. Information Commissioner's Office¹⁴
5. Financial Conduct Authority¹⁵

➔ See pages 18 - 19 for template letters, presentations and print materials.

11. <https://goo.gl/mk3hCh>

12. <https://www.actionfraud.police.uk>

13. <https://www.tpsonline.org.uk>

14. <https://ico.org.uk>

15. <https://www.fca.org.uk>

Engaging with advice agencies and volunteers

2.4 Speak to groups who have direct contact with vulnerable people

Carers and other agencies often visit vulnerable people at home and therefore are able to spot key signs of a potential scam, or at least targeted attempts by fraudsters.

Such signs include:

- » Letters piling up in the home; usually from abroad or appear to be junk mail
- » Have a lot of cheap items such as bulk health products or fake jewellery
- » Appear anxious when the phone rings, or receive several phone calls in the time you are there
- » Become secretive when discussing finances or have unexplained expenses to 'friends'

Almost all my vulnerable clients have their phone ring constantly the entire time I am with them. It's distracting but I don't know what to do other than ask them to unplug it.

Age UK, home visit adviser

Advice agencies and volunteers

Many local advice groups as well as our own Citizens Advice volunteers are well positioned to remind clients of the prevalence of scams, both in their own homes and in the homes of relatives and friends.

To reach these people we:

- » Shared our literature with advice agencies that could be distributed amongst their clients to help develop a conversation around scam calls.
- » We also wrote articles in their newsletters and trained staff on spotting the signs of scams.
- » Finally we highlighted our local service and advice drop-in centres, information pages on our public site¹⁶ and the Citizens Advice Consumer Helpline to for advisers seeking further advice and support for their clients.

16. <https://www.citizensadvice.org.uk/consumer/scams/scams/>

Training home-carers and care providers

Home-carers and care providers

By the very nature of the job they do, carers and professional care providers come into contact with some of the most isolated and vulnerable members of the community. For some people, a home-carer may be the only person who regularly visits or speaks to them, which places carers in a unique position when tackling scams.

We contacted a variety of local homecare providers and offering training and materials on scams. It was important to stress that this was being offered for free and that we were flexible to the needs of the service provider. For example, we could do a 20 minute presentation followed by a Q&A, a talk lasting a few minutes, or simply provide them with materials or write a paragraph to include in their newsletter.

It is important to take into account the time constraints of the carer when designing materials and identifying key messages. There is a great deal of detailed information available to raise awareness on scams, but in order to be effective in this context we needed to identify and focus on key actions they could take in the limited time they have available.

We hadn't thought that receiving these calls could be a reason some of our service users are reluctant to answer their phone. We will definitely be looking into this and adapting the way we work.

Karen Shillcock, Newcross Healthcare Solutions



Tip: Offer to hold a talk or workshop at their offices.

Our workshops and 'talks' focussed on teaching carers on how to spot the signs that may indicate a person is being scammed, ways in which they could start a harmless conversation on scams and how to direct the person to whom they were providing care to relevant advice and support agencies.

There was a positive response in terms of awareness raising and understanding. One national care agency that receives in-coming and makes out-goings calls to its customers mentioned that they struggled to get hold of some clients. When we spoke to them, they realised it may be due to the number of unwanted calls their customers were receiving. As a result, they have amended the way in which they communicate with their service users; often agreeing an arranged and regular time to call.

➔ See page 18 for a template presentation



Ideas



Tip: Write an article for the care agency's newsletter.

In order to reach a wider group and create a conversation on scams among homecare staff and service providers, we also wrote an article which was published in UK Homecarer Magazine. It was designed to inform homecare staff and service providers that scams are an issue directly affecting their service users, educating them on how to spot scams and the actions they may want to take, including incorporating this knowledge into training and care plans as standard.

➔ See page 20 for example articles

Training bank staff

A lot of our audiences told us they immediately knew a phone call was a scam after being asked to log into their online account – they didn't have an online account. However, fraudsters are quick to adapt to this and sometime manipulate their intended 'target' to go to their bank to withdraw money. Bank branches are sometimes the last or only opportunity to stop a scam affecting some of our more vulnerable and socially isolated consumers. They are also an excellent means to share crucial messages including "your bank will never ask for your private details" as they know all too well what information is needed in case there has been a genuine fraud.

Different banks have been involved with several campaigns but we found local branches were particularly keen to learn about what they should look out for. We therefore trained staff on how to 'start conversations' and draw the topic towards scams. Our goal was to help staff feel more confident when speaking to their customers about scams without prying into personal lives.

3. Resources

All the resources below can be accessed through CABlink under the Consumer Empowerment Partnership page: <https://goo.gl/FXwVfh>

3.1 Template contact letters/emails

We contacted several organisations throughout our campaign, from homecare agencies and local groups to media outlets and potential partners. We offered such groups free training, interactive workshops and materials on scam calls. The letter explains who we are, what we are offering and why. We found emailing prospective groups successful for a lot of smaller local groups and always ensured we directed the correspondence to a named individual. All the letters can be adapted to your local office and what you are able to provide.

- » Letter for care providers
- » Letter for local groups and organisations
- » Media contact letter

3.2 Presentations

Our campaign we offered talks and workshops to various groups in a bid to reach consumers more likely to be severely affected by scam calls. They included coffee mornings, lunch clubs, Age UK meetings, LinkAge groups, befriending clubs, Bristol Ageing Better groups and even groups in residential care homes that offered independent living accommodation.

We also contacted groups of people who regularly visited those who lived alone and were socially isolated. So we spoke with care providers (professionals and relatives who provided care to family members) as well as other local advice groups that made home visits to their clients. These PowerPoint presentations can also be used in Doctors' surgeries waiting rooms as 'adverts'.

Each presentation can be adapted with your local Citizens Advice logo or have slides removed depending on the length of time you have.

- » Older/socially isolated adults
- » Carers (both professional care providers and relatives)
- » Principles from the psychology of scams presentation by Dr Emma Williams (but please don't use her presentation verbatim).



Resources

3.3 Print materials

Stickers

We designed stickers aimed at reminding consumers of key messages and directing them towards accessing further help should they need it. Our target audience was primarily anyone who lived alone and felt they would benefit from a reminder to think twice if they answered an unwanted, unknown call. Carers and advice agencies also told us that it would help remind anyone living with some form of cognitive impairment (such as Dementia or Alzheimer's disease) to be wary of potential scam calls.

Our stickers were designed as three individual stickers within one print. The aim is to have a sticker that can be positioned on a visible part of a home phone whilst taking a call, another for a mobile phone (or second handset) and the larger sticker with information that can be placed in a consumer's address book, or wherever they would find such information most useful.

Postcards and leaflets

Postcards were designed and produced with North Somerset Trading Standards and distributed in local libraries, through our workshops and training sessions, local older people's forums, Doctors' surgeries and through local partners' newsletters. We used a simple but effective message that intended to help remove the stigma of blame often attached to scam victims. The postcards are easily adaptable:

simply attach your local office's logo and any partners with whom you have worked. These examples targeted older, working age and younger consumers.



Badges

Early into our project, badges were created and shared with advisors, care providers and anyone who regularly came into contact with vulnerable, isolated people. The aim of the badge was to trigger a conversation: it also helped advisors to direct a conversation with a client into the campaigns work we were undertaking.



Resources

4. Media work

Radio and TV

We have summarised tips that will help you to prepare for any media appearances on radio or TV. This short 'cheat sheet' covers basic information and key messages for a scam calls campaign.

YouTube

We produced a postal scams video earlier in the year that can be embedded on your website or shared across social media. The format was simple; Citizens Advice Bristol and two of its partners, Trading Standards and Avon and Somerset Police spoke on the impact of scams alongside a client who was willing to discuss his experiences of postal scams.



Youtube channel link: <https://www.youtube.com/watch?v=f7QnteCqEiU>

Embedding link: `<iframe width="560" height="315" src="https://www.youtube.com/embed/f7QnteCqEiU" frameborder="0" allowfullscreen></iframe>`

TV clip from a local news piece

We discussed the issue around scams and social isolation for a news piece on BBC Points West; for isolated people, the TV is often their only source of entertainment and access to the outside world. Our example may help you draft your own local story when working with local news channels.

» <http://bit.ly/2n4SfeU>

5. Articles and advice columns

We wrote advice columns for our local newspapers and any newsletters that were disseminated to our target audience which can be easily adapted for your area.

We also wrote an article for the 'Homecarer magazine', the UK Home Care Association's (UKHCA¹⁷) bi-monthly paper for the domiciliary care sector. It describes signs that someone receiving care may be a victim of a scam and suggests steps homecarers can take to address the issue. Again, the content is adaptable for local care groups or individuals who come into contact with vulnerable people.

17. <http://www.ukhca.co.uk>

18. <https://goo.gl/rjbWXs>










Resources

6. Social media

Twitter is an effective tool for campaigning and also interacting with local influencers. Our Social Media Starter Pack¹⁸ can help get you going.

Tweets

Below are some examples of tweets you can use to get started.

-  Some of those unwanted calls are from legitimate firms who have bought your contact details. Tell them to stop. If they don't, complaint to the @ICOnews
-  When an unwanted call sounds like a scam, it's probably is, so just hang up #scamaware
-  If in doubt, just hang up #scamaware
-  Even we get scam calls (see HMRC right)
-  Treat your personal information like cash. Don't give it out to just anybody who asks #scamaware
-  #didyouknow ... scammers will use your personal information to claim credit in your name. #scamaware
-  A legitimate business, even your bank, will NEVER ask for your PIN number #scamaware
-  Received a suspicious call? You're right. It is a scam. #scamaware #trustyourgut
-  It's OK to end the conversation before it starts #scamaware

"It was an automated message claiming to be from HMRC. It said I was facing court action and told me to press '1' to speak to my caseworker."






I'm not interested!

It is OK to end the conversation before it starts.

Tweeting links to other resources

There are many good resources out there that you can make use of. Below are some examples of tweets which include links to useful resources. You can also mention other known organisations or charities to get more engagement from your message:

-  Learn more about scammers and older people in this @AgainstScams Video: <http://bit.ly/2mKIPb5>
-  Get educated on the three biggest financial fraud scams in the UK today with @TakeFive #ScamAcademy <http://bit.ly/2o44Ctk>
-  How do nuisance callers get hold of your details? This @ICOnews film explains <https://ico.org.uk/for-the-public/nuisance-calls/>

Resources

- 🐦 Spam texts and nuisance calls? Report them to the @ICOnews – it only takes a few minutes! <https://ico.org.uk/concerns/marketing/>
- 🐦 Tired of receiving nuisance calls? Register with the TPS http://www.tpsonline.org.uk/tps/number_type.html
- 🐦 Think you know how to spot a scam? Check out our guide <https://www.citizensadvice.org.uk/consumer/scams/scams/spotting-and-reporting-scams/how-to-spot-a-scam/>

7. Infographics

Tweets can be made much more interesting by including eye-catching graphics. They can be simple, key messages or longer messages containing much more information than a standard 140 character tweet. Some examples are shown.



8. Who to follow on Twitter

There are several National campaigns, organisations and charities who work with scams. It is a good idea to follow these organisations on twitter so you can interact with them, access and retweet resources and keep up to date with latest developments. Below are some suggestions to get you started:

- » Think Jessica : @think_jessica
- » Action Fraud : @actionfrauduk
- » Friends Against Scams : @AgainstScams

Resources

- » National Trading Standards Scams Team : @NTScamsteam
- » (Follow your local Trading Standards too!)
- » FFA UK (Financial Fraud Action UK) : @FFAUK
- » Take Five : @TakeFive
- » Information Commissioners' Office @ICOnews

9. Further information

Citizens Advice (public site): <https://www.citizensadvice.org.uk/consumer/scams/scams/>

Friends Against Scams (online training): www.friendsagainstscams.org.uk

- » All scams are crimes, but only 5% are reported!
- » People defrauded in their own homes are 2.5 times more likely to die or go into residential care within a year
- » 53% of people aged 65 or over have been targeted by scammers
- » Scams cost the UK economy between £5 – 10 billion pounds a year

Take Five campaign: <https://takefive-stopfraud.org.uk>

- » 63% of Britons have received a suspicious phone call in the last 12 months

Financial Fraud Action UK : www.financialfraudaction.org.uk

- » Financial fraud losses in the first six months of 2016 increased by a quarter on last year to touch £400million
- » Losses from mobile phone scams were up 120 per cent to £2.2million from 2015 – 2016
- » Banks in the UK prevented fraud totalling £678.7million last year - this is equivalent to £6 in every £10 of attempted fraud being blocked.

National Trading Standards: www.nationaltradingstandards.uk

- » 300,00 people nationally on the “suckers list”
- » 9/10 people on the “suckers list” unaware that they are being targeted.
- » On average, 8 out of 10 households receive at least two nuisance calls every week.
- » A recent National Trading Standards intelligence report showed that of 4304 intelligence logs, 795 were about telephone scams.

Citizens Advice Bristol is a member of the Consumer Empowerment Partnership (CEP). This toolkit was developed and produced under our role as CEPs with the focus of scam calls. Our work on this campaign has helped us to build stronger ties with our local Trading Standards offices in Bristol and North Somerset as well as Avon and Somerset Police, and the charity Senior Citizens Liaison Team. We have also worked more closely with local organisations and partners including but not limited to: Age UK Bristol, Bristol LinkAge, Bristol Ageing Better, BBC Bristol, BABbers radio, Bristol's Older People's forums, and several home care providers.

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