

# STOP THE SCAMS

**Say NO to fraud**

A useful guide to  
avoiding scams...



[www.cannockchasedc.gov.uk/itsascam](http://www.cannockchasedc.gov.uk/itsascam) X @CannockChaseDC

 Cannock Chase Life #SayNOtofraud





## WHAT IS FRAUD?

**Fraud is when a person lies to you, or 'scams' you, to gain an advantage, such as taking your money or learning private information about you. Fraud can happen anywhere – online, on the phone, via text messages, face-to-face or even through the post.**

This booklet will provide an overview of potential scams and things to look out for.

**We hope this helps you to 'say NO to fraud' and report any suspicious activity to Action Fraud.**



## TELEPHONE SCAMS

Telephone calls are a popular tool for scammers. They might call you pretending to be your bank and ask for your PIN number or password, or say you have been defrauded and ask you to move your money to a safe new account.

### WHAT ARE THE SIGNS?

**Any of these signs could indicate it's a scam phone call:**

- The caller asks you to transfer money to a new account for fraud reasons.
- They phone to ask for your 4-digit PIN or online banking password.
- The caller doesn't give you time to think or is insistent and makes you feel uncomfortable.
- They say you have been a victim of fraud and offer to send a courier to your home to collect your cash, PIN, payment card or cheque book.

**Don't let this be you...**  
Next time you receive  
a phone call from someone  
you don't know,  
**THINK -**  
**could it be a scam?**

## HOW TO AVOID A TELEPHONE SCAM?

Say **NO** to fraud and follow these useful tips:

- Never agree to anything over the phone. Just hang up if you feel at all wary of a caller.
- Do not assume a caller is genuine just because they already have some details about you, such as your name. Criminals will often already have some basic information about you.
- **Remember:** Your bank or building society will NEVER contact you out of the blue to ask for your PIN, full password or to move money to another account. If you receive a call from your bank requesting any of these, hang up immediately.
- Never give out any personal information over the phone, such as bank account or credit card details, unless you made the call.
- If you're not sure about a caller who claims to be from a legitimate bank or company, you can always end the call and then call the company back yourself, using a phone number from their official website or letters sent to you. Always wait five minutes before calling back though, to ensure the first caller has hung up – it takes both sides to end a phone call.
- Never give control of your computer remotely to a third party over the phone.
- Register your phone numbers with the Telephone Preference Service.
- Mobile phone users can also send a simple text message to opt out of unsolicited sales and marketing calls. To add your number to the UK's official 'Do Not Call' database, text 'TPS' and your email address to 85095. They will then email you to confirm your registration.



## TEXT SCAMS

The purpose of a scam text message is often to get you to click a link. This will take you to a website which criminals use to download viruses to your computer or steal passwords or other personal information. This is sometimes known as 'phishing'.

Examples of a text scam could be parking scams where scammers send a text message about fake DVSA parking penalty charges, missed parcel messages from courier companies or text messages impersonating your bank.

## **REPORTING A SUSPICIOUS TEXT IS FREE AND ONLY TAKES A MINUTE.**

### **By reporting, you can:**

- Reduce the amount of scam texts you receive.
- Make yourself a harder target for scammers.
- Protect others from cyber crime online.

## **REPORT A TEXT MESSAGE YOU THINK IS A SCAM**

- Most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to 7726. If you forward a text to 7726, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious.



## DOORSTEP SCAMS

**This is when someone knocks at your door and claims to be a tradesperson, someone from the Council or someone from a well known charity.**

**There are many variations on this type of scam – sometimes the tradesperson will actually do some work, though usually to a poor standard; sometimes they'll just take your money and disappear.**

**Sometimes the person is a salesperson trying to sell you home improvements and pressing you to sign a contract on the spot.**

**Sometimes they claim to be fundraising for charity and request your bank details to set up a direct debit.**

**Or they might just distract you for a while on the front doorstep while their accomplice enters your property through the back door.**

## WHAT ARE THE SIGNS?

**Any of these signs could indicate it's a scam...**

- They may say they have noticed your roof needs repairing or your trees need pruning or your driveway needs work.
- They may say the work needs doing urgently and that they can do it now for a price.
- They may even offer to take you to the bank so you can withdraw the money.

**Don't let this be you...**

**Next time you get a knock at the door from someone you don't know,**

**THINK –  
could it be a scam?**



## HOW TO AVOID A DOORSTEP SCAM?

Say **NO** to fraud and follow these useful tips:

- Trading Standards advise all householders to **NEVER BUY GOODS AND SERVICES ON THE DOORSTEP.**
- Keep your front and back doors locked, even when you are at home.
- Install an electronic viewer doorbell or camera by your front door so you can see who it is before you open the door, or a door chain.
- The safest thing to do is simply not to answer the door to anyone you are not expecting.
- However, if you do answer the door, and you do not know the person, just say 'no'. Tell them you have a friend or relative who can sort out any problems. If they persist, tell them to leave or you will call the police.
- If someone knocks on your door claiming to be from Cannock Chase Council, call **01543 462621** to confirm they are a genuine employee or contractor.
- **Remember** - reputable traders do not need to knock on doors to get work.
- Trading Standards advise that you should only use tradespeople that have been recommended to you by people you trust.





## POSTAL SCAMS

Scam mail is different to legitimate mail sent by companies that are advertising lawful services or the sale of genuine goods.

Modern technology means scam letters can be mass-produced and made to look like personal letters or important documents, to trick you into sending cash, make money transfers or disclosing personal information.

There are many different types of scam mail, such as fake lotteries and prize draws, get-rich-quick schemes, bogus health cures, investment scams and pyramid selling.

## TYPES OF POSTAL SCAMS

- **Lottery and prize draw scams**

These are two of the most common scams. You will be informed you have won a fantastic prize or large amount of cash but are asked to send some sort of fee to release it.

- **Clairvoyant scams**

Clairvoyant scammers have no idea who will be reading their letters but show false concern and pretend they are going to a lot of trouble to give the reader good health, wealth and happiness.

They often blackmail victims by telling them “bad luck will befall you if you do not pay up”.

- **Banks and building society scams**

Scammers sometimes send out authentic looking scam mail claiming to be from banks and building societies, asking for information and/or cash.

This is more commonly via email but can also be sent by post.

- **Debt recovery scams**

Scammers will contact you by letter or telephone and claim they have bought a debt with your name on it from a reputable company or utility supplier.

They will threaten court action if the fictitious bill or fine is not paid quickly.



- **Parcel delivery scams**

A card is posted through your door stating that a delivery service was unable to deliver a parcel and that they need to contact the service by phone. The card will give you a premium rate number to call. This will turn out to be a long, recorded message and all you will receive is a hefty phone bill.

- **Prize holding scams**

Some scammers know that all the people whose names are on their lists will already have sent money to scams and been tricked into thinking a cheque or prize is coming their way. They try to cash in again by saying that an unclaimed prize is being held in their name, but a payment is required to release it.

- **Catalogue scams**

Scammers will send out literature selling a variety of different products including food, pills, jewellery, clothes, beauty products and items for the home and garden. They guarantee prizes to those who order but they never send the promised prize. Instead, they send out more 'dazzling' promises to get more orders.



**Don't let this be you...**  
Next time you receive  
unexpected mail from  
someone you don't know,  
**THINK -**  
could it be a scam?

## **HOW TO AVOID A POSTAL SCAM?**

**Say NO to fraud and follow these useful tips:**

- Look out for mail with dazzling words and statement such as 'Congratulations', 'Won The Lottery', 'Guaranteed Winner', 'Highly Confidential', 'Unclaimed Prize/ Award', 'Sworn to Secrecy', 'Time Sensitive Document'.
- Do not give out any personal information or bank details.
- Check the addresses on your mail. Scammers sometimes disguise their mailbox addresses by calling them things like suites, units or apartments to create the illusion they are operating from a traceable office or grand building.
- Watch out for scammers who try to trick people into sending them passports, photographs and birth certificates and pretend they are arranging celebration parties or sending out photographers.
- If in doubt, report it!



Criminals are experts at impersonating people, organisations and the police.

They spend hours researching you for their scams, hoping you'll let your guard down for just a moment.

**Stop and think.**  
**It could protect you and your money.**



## TAKE FIVE TO STOP FRAUD

For further help and advice check out the national Take Five campaign which offers free advice that helps prevent email, phone-based and online fraud.

### STOP

Taking a moment to stop and think before parting with your money or information could keep you safe.

### CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Criminals will often try to rush or panic you.

### PROTECT

Contact your bank immediately if you think you have been a victim of a scam and report it to Action Fraud.

## **Action Fraud**

If in doubt report it to  
Action Fraud on  
**0300 123 2040** or visit  
**[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

**Remember,  
Say NO to fraud...**

## **STAFFORDSHIRE TRADING STANDARDS**

**If you wish to report a crime you can leave a voice message with Trading Standards Confidential. Please note this is not an advice line.**

**Call: 01785 330356**

**If you require a copy of this booklet in large print, please email the Community Safety Team at [partnership@cannockchasedc.gov.uk](mailto:partnership@cannockchasedc.gov.uk)**