

15-28 June | Scams Awareness

It's important to always keep an eye out for scams. They can and do affect anyone. People can be especially vulnerable at times like this when they're worried about their families, health, money and work. It might take longer than usual to realise something isn't right.



Empowering the public against scams is crucial in these uncertain times, and getting advice as soon as possible is essential.

Targeting over 60s

Over the last 12 months we have seen over 118 scam issues, with 68% of clients aged over 60.



Case study

The client was aged 80. He paid £22,000 for new windows and £2,500 as a deposit for a new kitchen floor to a local firm. None of the work was done and the company was dissolved.

How we are helping

We assisted the client in reporting to the Police, Action Fraud and Trading Standards, and also to Companies House and the Insolvency Service. A criminal investigation was regarded as very difficult, and civil action would require the client to pay substantial legal fees to pursue a company which no longer exists.

Case study

The client was aged 77 and paid £1,620 in cash to cut down a 6ft conifer. After paying the money the client thought the amount was excessive and tried to call the firm. The phone numbers did not exist and did not have a valid address.

How we are helping

We checked companies house which showed the company didn't exist. We helped the client report the incident to Action Fraud but because the client paid cash they were unable to get the money back.

Coronavirus (COVID-19) scams

Due to social distancing measures there are currently more people online and using technology, and more people at home during the day. Scammers have been exploiting these circumstances, with scams including adverts of face masks or medical equipment at high prices.

Case study

The client is shielding due to poor health and needs to attend medical appointments. The client bought face masks from eBay and paid £24 for six masks. When they arrived they were not fit for purpose and the seller refuses to accept messages.



How we are helping

We identified that the client paid using PayPal. If you've paid for something by card or PayPal, you might be able to get your money back. The client was able to pursue this themselves.

Debt collection scam



Case Study

The client received a court summons asking to pay outstanding fees on a 'no win no fee' PPI claim as well as court costs.

How we are helping

We contacted the courts who confirmed it was a scam and client was told not to pay. Action Fraud and the police were then contacted.

Banking scam

Case study

The client received a call from an individual pretending to be her bank saying someone had tried to take money from her account in the sum of £450. She was then told to close all five accounts and put it in a new account. Whilst this was happening the phone went dead. When she phoned her bank she was told £2,500 had been taken from her account.

How we are helping

The bank refused to give the client a refund because she was scammed so we are assisting the client to make a formal complaint against the bank.



Scams advice

There are four important things that people should do if they suspect they're the target of a scam:

- 1. Contact your bank.** If payment or banking details are involved in the scam the first step should be to contact the bank or credit card company. If the scam is a pension transfer, contact the provider immediately, along with the Pensions Advisory Service.
- 2. Get advice.** Call the Citizens Advice consumer service on 0808 223 1133, or on 0808 223 1144 for a Welsh-speaking adviser. This service can report problems to Trading Standards, who are responsible for protecting consumers and the community against rogue and unfair traders. Advice and information is also available online 24/7 at www.citizensadvice.org.uk/sa20.
- 3. Report it.** Report scams and suspected scams to Action Fraud on 0300 123 2040 or at www.actionfraud.police.uk. Action Fraud is the UK's national reporting centre for fraud and internet crime.
- 4. Spread the word.** Tell family, friends and neighbours so that they can avoid scams and find out how to protect themselves.

We encourage people to seek advice early. The sooner they contact us the sooner we can help find solutions.

We are committed to working within the community to provide pro-active and long-term support for our clients.

Call our Adviceline on
0300 456 8390

Lines open Monday to Friday,
9am to 4pm.

(Calls charged as 01 & 02 numbers)