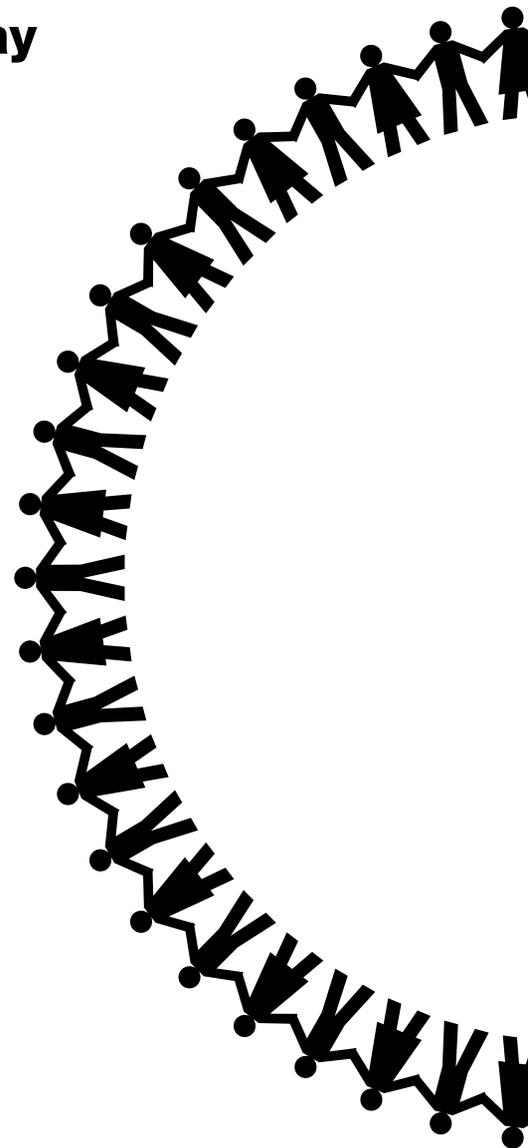


Locking the front door doesn't always keep the fraudsters out...

**Make sure the people you see everyday
protect themselves from fraudsters**

Fraud is a crime that can happen to anyone. You might hear people call it a scam, con, fiddle, swindle, hoax or rip off. Fraudsters are incredibly clever and are always coming up with new ways to prey on people. Unfortunately, older and socially isolated people often fall victim to fraud as they're more open to contact from strangers. One way in which fraudsters target these people is by appearing as legitimate as possible - maybe posing as a person's bank or the police for example, or announcing winnings to 'official' lotteries and prize draws.

We need your help to **spot and stop fraudsters** targeting the people around you. You can help us by talking to them about fraud.



Fraud can take on many forms, so if it's happened to someone you know, it's important you reassure them they're not foolish and that the best approach is to report it.

Spot it:

Warning signs that someone you know may be a target for fraudsters

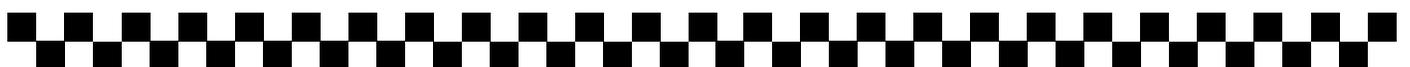
There are a number of indicators that a person may be a target for fraudsters. Watch out for these signs that someone you know may have fallen victim to fraud:

- Changes in behaviour, especially being more stressed about money
- Huge amounts of post or unsolicited phone calls to their house
- Withdrawal of large cash amounts

Stop it:

The steps to take to protect people you know from fraud. Overall, be sensitive

- Make sure they say no to offers if they're unsure
- Emphasise they should never send money to anyone they don't know or pay fees, however small, to claim prizes or lottery winnings
- Make sure they never give their bank card or PIN to anyone. The only time they should use their card and PIN is at a cash machine or when using a Chip and PIN machine in a bank or shop
- With their permission, remove their name from direct mailing lists by calling the Mailing Preference Service on 020 7291 3300 or visiting www.mpsonline.org.uk
- Assist them to opt out of many cold calls by registering with the Telephone Preference Service on 0845 070 0707 or visiting www.tpsonline.org.uk



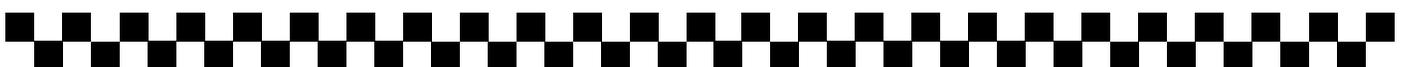
Talk about it: Sometimes isolation can be a factor in fraudulent activity so if you know someone who is at risk, talk to them...

- Raise the issue gently but be clear; they may not be aware the activity or purchase is taking advantage of them financially
- Once they understand and recognise the fraudulent approach is a criminal offence, reassure them this could happen to anyone
- Be sensitive to the situation. Comfort the victim and ensure they don't feel foolish - fraud can be sophisticated and complex
- Speak to the person about the next steps and reporting the attempted or actual fraud to Action Fraud. Offer to help to do so if appropriate

Action Fraud is the UK's national reporting centre. Contact them on 0300 123 20 40 or visit www.actionfraud.police.uk

“No one likes to feel that they have been conned out of their money. We must work together to spot fraud and stop it happening. Being there to offer simple advice can make all the difference. Don't let the people around you become victims - help them to recognise and protect themselves from fraud.”

Mary Cox, Safeguarding Advisor, Age UK



If you're worried about someone and believe they are a victim or potential victim of fraud, report it to Action Fraud, at www.actionfraud.police.uk or call 0300 123 2040 and speak to a specialist fraud advisor on their behalf.

By reporting any attempted or suspected fraud to Action Fraud you are enabling the police and fraud authorities to build a profile of those committing fraud and catch those involved.

Phone lines are open

Mon to Fri 8am - 9pm, Sat to Sun 9am - 5pm, closed bank holidays.

Calls are charged at a local rate

For further support, advice and information contact:

- **Citizens Advice Consumer Service** on 08454 04 05 06 or visit www.adviceguide.org.uk
- **Age UK** on 0800 169 6565 or visit www.ageuk.org.uk
- Their **bank** or **building society** to report lost or stolen cards, or if you suspect that someone may be using an identity fraudulently
- **The Little Book of Big Scams** explains some of the most common forms of scams and is available to download at www.met.police.uk/fraudalert or www.actionfraud.police.uk

