

# Financial Harm

## Scams and bogus callers



**Fife Adult Support & Protection**

[www.fife.gov.uk/adultprotection](http://www.fife.gov.uk/adultprotection)



# What is a scam?



A scam is when someone tries to trick you out of money or get your bank details.

Scams can happen on the telephone, by post, by email and sometimes face to face.

Never give out personal information to someone you don't trust.

This is information like your computer passwords, bank details, PIN numbers, birth date or National Insurance number.



A scammer could use it to pretend to be you and get into your accounts.

Don't be rushed by a salesperson who says you must decide quickly.



## If you are worried that you're being scammed:

- Don't answer the door or let them in.
- Stop talking to the scammer. Hang up the phone.
- Put the junk mail in the bin. Don't write back.
- Don't email back.



Try not to worry - tell someone you trust as soon as you can.





## Be careful with your financial details

Your bank or building society will NEVER ask for your financial details over the phone or in an email.

They will never ask you to move money online to a 'safe' account.



If you shop or bank online check that the start of the website address is 'https' and that there is a small lock picture.

This means there is a secure connection and it is safe to put your financial details in.



## If you've answered a scam and told them your financial details:



- Tell your bank straight away.
- Tell your credit or debit card company straightaway.  
The phone number is on the back of your card.



# Online scams



Never click on a link in an email unless it has been sent by someone you trust.

Your bank or building society will never ask for your bank details in an email.

They will never ask you to check your bank details by clicking on a link.



If you are not sure, call your bank using the phone number on the back of your bank card or bank statement to check.



Ignore any suspicious emails, weblinks, attachments or adverts that 'pop-up' on your computer screen.



If a message or email comes from a friend and it seems unusual, get in touch with your friend to check if it was really them that sent it.

If someone phones and wants remote access to your computer NEVER agree to this.

Check the Adult Protection Internet Safety booklets 'Scams and Shopping' and 'Security and Sharing' for more information about online safety.



They are online at:

[www.fife.gov.uk/adultprotectioneasyread](http://www.fife.gov.uk/adultprotectioneasyread)

# Cold Callers



**NEVER** do business with cold callers.

A cold caller is a salesperson who comes to your door without an appointment.



A cold caller could be a criminal pretending to be a salesperson.

They could try to sell you something that you don't want or need.

Or they could pretend to be a tradesperson (like a roofer or gardener) and say you need work done that you don't need.

**Do not** let them in.



You **do not** have to answer the door or listen to what they have to say.

Make sure your back door is locked if you answer your front door.



A criminal could keep you talking at the front door, so another criminal gets into your house to steal things.

## How can I stop cold callers?

**Set up a verbal password with your gas or electricity provider.**

Call them to set this up with you.

If the company send someone to your house they will have to say the password so you know it is safe to let them in.

A cold caller will not have the password so you will know not to let them in.



**Get a door chain or fit a spy hole in your door.**

Then you can check if you recognise who is at your door.

## How do I find a good tradesperson?



Ask friends and neighbours who they have used.

Get a few quotes from different businesses.

Use the 'Trusted Trader' scheme:

- look online at: [www.trustedtrader.scot/Fife](http://www.trustedtrader.scot/Fife)
- call 0333 444 0185  
(Monday to Friday 9am-5pm)
- email: [info@trustedtrader.scot](mailto:info@trustedtrader.scot)



# How can I stop nuisance calls?



Some home phones have services which send the busy tone to callers you don't want, or send the call to an answering machine.

These services are called:

- **Anonymous Call Blocking**
- **Trusted List**



The '**Do Not Disturb**' service means you can decide when you want your phone not to ring unless it is a number you know and trust.



Look online for what services are available from your phone provider, or call them to ask how they could help.

Phone provider services that could help include:

BT - Call Protect

Virgin Media – Anonymous Caller Rejection

Sky – Sky Talk Shield

Talk Talk – Call Safe

Plusnet – Call Protect

How much will it cost?



Ask your phone provider if there is a charge for these services.



Put your number on the Telephone Preference Service list.

Call: 0845 070 0707 or do it online at:

[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

This will not stop all nuisance calls but it will help.

Buy a call blocker.



These are devices which you can attach to your phone, or which may already be part of a phone.

They can be used to block calls you don't want.

Check with Trading Standards or Action on Elder Abuse Scotland as they may be able to loan you a call blocker for a while.

Can you help me?



If you have a smartphone go to your local mobile phone shop and ask for help to block numbers you don't want calls from.

Do not reply to nuisance texts.

Forward the text free to 7726.

This helps your mobile phone provider to block this number.



# How can I stop junk mail?



Never send money to claim a 'prize'.

If a deal looks too good to be true, it probably is.



A free prize draw or a free gift is usually a way of a company getting you to reply and give them your personal information.

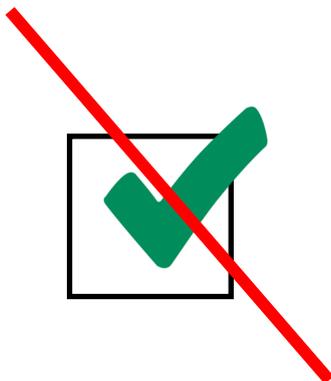
If you reply to mail because you are buying something, check if there is an 'opt out' box to tick.

OPT-OUT

OPT-IN

This means the company will not contact you with advertising,

Check if there is a box that says 'I give permission for third parties to contact me.'



Don't tick this box.

This means the company can't pass your details on to other companies.



- Fill out the [Royal Mail 'opt out' form](#) and return it to them.

It will stop them delivering post which does not have your address on.

Go to [www.royalmail.com](http://www.royalmail.com) and search for 'unaddressed mail'.



- Register with the 'Your Choice' scheme to stop unaddressed mail. Call: 0207 291 3300 or email: [yourchoice@dma.org.uk](mailto:yourchoice@dma.org.uk)



- Register with the Mailing Preference Service (MPS). Call 0945 703 4599 or do it online at: [www.mpsonline.org.uk](http://www.mpsonline.org.uk)



- Take your name off the Open Electoral Register.

This is part of the list of people who can vote. It can be bought by companies.

Go online to: [www.gov.uk](http://www.gov.uk) and search for 'Open register opt-out'



- Get your mail sent to a post office box or to a friend or relative.

Go to [www.royalmail.com](http://www.royalmail.com) and search 'redirection'.

# Advice and Support

Adult Protection '[Keeping Your Money Safe](#)' Easy Read

All Adult Protection Easy Read: [Easy Read | Fife Council](#)

[Fife Trading Standards](#)

[Action on Elder Abuse Scotland](#) 0080 8808 8141

[Age UK Avoiding Scams](#) Age UK Advice Line 0800 678 1602

[Fife Cares](#). Free home security check. Call 03451 55 15 03 or [do it online](#).

[Citizens Advice & Rights Fife](#) (Money Advice Unit) 03451 400 094

[Advice Direct Scotland](#) 0808 164 6000

[Action Fraud A-Z of Fraud](#)

Ofcom: [Easy Read guide to reducing nuisance calls](#)

[Crimestoppers](#) Call: 0800 555 111

[Police Scotland Beat Bogus Callers](#)

[Met Police Little Book of Big Scams](#)

[Financial Conduct Authority ScamSmart](#)

If you are in danger call **999**

If it is not an emergency call Police on **101**

or the **Adult Protection Phone Line**

**01383 602200**

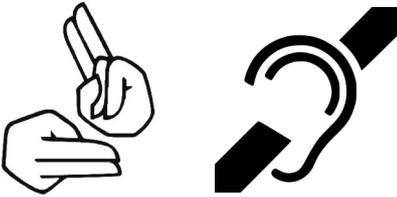


People who use British Sign Language or someone who has a hearing loss should:

- text Police Scotland SMS 24 hour number

- or text Fife Council SMS number

**07781 480 185**



## Alternative Formats

Information about Fife Council can be made available in large print, braille, audio CD/tape and Gaelic on request by calling **03451 55 55 00**



### **British Sign Language**

please text (SMS) 07781 480 185



### **BT Text Direct:**

18001 01592 55 11 91

## Language lines

Arabic	خط هاتف اللغة العربية: 03451 55 55 77
Bengali	বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99
Cantonese	中文語言熱線電話: 03451 55 55 88
Polish	Polskojęzyczna linia telefoniczna: 03451 55 55 44
Urdu	اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66