

Keeping your money safe

Bogus callers, scams and banks



Fife Adult Support & Protection

www.fifedirect.org.uk/adultprotection



If you have been harmed financially,
please don't be embarrassed to report it.
The harm might be happening to many
other people. Help and support is available.

In an emergency call 999.

If it is not an emergency you can call **Police** 101

Adult Protection Phone Line 01383 602200

People who use British Sign Language
or someone who has a hearing loss
should use the Police SMS service in an emergency.

If it is not an emergency use the
Fife Council SMS service: 07781 480 185

Bogus Callers



Criminals can pretend to be someone, like a salesperson, and try to sell you something that you don't want.

NEVER do business with cold callers.

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



If you have any doubt **do not** let someone in.

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



Get a door chain or a spy hole so that you can check if you recognise who is at your door.

Fife Cares offer a free home security check.
Call Fife Council on 03451 55 15 03.



Phone your gas or electricity provider to set up a verbal password.

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.



Get more information from the Police Scotland booklet 'Beat Bogus Callers.'

<http://www.scotland.police.uk/assets/images/campaigns/185959/185963/beat-bogus-callersbookletfinal>



If you need work done you can:

- get a few quotes from different businesses
- ask friends and neighbours who they have used
- check the Trusted Trader website at: fifedirect.org.uk/trustedtrader
- phone the Trading Standards duty officer on 01592 583141.



Distraction burglary

This happens when two people you don't know come to your door.



One person will keep you talking and the other person will try to get into your house to steal things.

If this happens to you, call the Police on 999.

Scams



A scam is when someone tries to trick you out of money by getting you to buy things, enter a free prize draw or get your bank details.



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

NEVER tell someone your bank details over the phone. Your bank or building society will never ask you to do this.



Remember if something looks too good to be true, it probably is.



Ignore any suspicious emails, letters, and adverts that 'pop-up' on your computer screen.

If it's a telephone call put the phone down.

Scam Mail

OPT-OUT



OPT-IN



If you choose to reply to mail, check if there is an 'opt out' box to tick.

This means the company will not contact you with advertising, and can't pass your details onto other companies.



The following information is from: thinkjessica.com

Never send cash, disclose personal details or buy goods to claim a prize.

Be careful of secret deals, get rich quick schemes, claims and inheritance notifications.

Always seek professional advice before signing up for any type of investment scheme including land, wine and property.



Don't be fooled by criminals claiming to be clairvoyants. They demand fees to keep danger away or direct happiness towards them.

No harm will come to you if you don't give them money.



Get more information on scams at:

http://www.ageuk.org.uk/Documents/EN-GB/Information-guides/AgeUKIG05_Avoiding_scams_inf.pdf?dtrk=true

http://www.met.police.uk/docs/little_book_scam.pdf





If you've already answered a scam:

- Try not to worry - tell someone as soon as you can.
- Stop talking to the scammer. Don't write back or email them again.
- Let your bank know straight away.
- Let your credit or debit card company know straightaway. The phone number will be on the back of your card.



Who do I tell? Phone one of these organisations:

- Police on 101
- Action Fraud on 0300 123 2040
or online at: www.actionfraud.police.uk
- Citizen's Advice Consumer Helpline
on 03454 04 05 06
Textphone 18001 03454 04 05 06
- the Adult Protection Phone Line
on 01383 602200

Report a scam without giving your name, by contacting:

<https://crimestoppers-uk.org>

or call Crimestoppers on 0800 555 111

Nuisance calls



Ofcom



How to get fewer phone calls you do not want

Talk to your phone provider about how they could help.

Services like Caller Display, 1571, or call blocking may be available.

Ask if there is a charge for these services.

Put your number on the Telephone Preference Service list.

Call them on: 0845 070 0707 or do it online at: 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 different types of call.

Do not reply to nuisance texts. These texts are called 'spam'.

Forward the text free to 7726. These are the numbers that spell 'SPAM' on the keypad.

Forwarding the text helps your mobile phone provider to block this number.

Ofcom has advice about nuisance calls:

https://www.ofcom.org.uk/data/assets/pdf_file/0012/27300/easy-read-nuisance-calls-guide.pdf

Looking after your bank information



Always keep your bank cards and money safe and out of sight.

Try not to let your bank card out of your sight when you are using it.

Always check your bank statement.

If you see that money has been taken out of your account that you know you didn't spend, get in touch with your credit card company and your bank straight away.



If you get a new bank card sign it straight away.

Cut up your old bank card before you throw it away.

Keep your personal information safe



If you use online banking or online shopping, always check the site is safe.

The address should start with https:

The 'S' means it is safe and secure.



Never send anyone your bank details in an email.

For information on what your bank or building society will **never** ask you to do, check the website:

[goo.gl/drM5go](https://www.gov.uk/guidance/never-send-bank-details-by-email)

PIN Numbers



Your PIN number is the 4 digit number you need to remember to be able to use your bank card.



Remember your PIN number. Never write it down

or tell anyone what your numbers are.



Your bank or the police will never phone you and ask what your PIN number is.

When you put your PIN number in, use your other hand to cover what you are doing.

You can change your PIN number at a cash machine or by contacting your bank.



Don't lend someone your credit or debit card. They could buy things online without your PIN number.

Power of attorney

A power of attorney is a legal term.

It means you arrange to give legal power to someone you trust.

This means they can make decisions for you, if you become unable to do that for yourself.

They could make decisions about money or your care.



You will need a solicitor to help you set up a power of attorney.

The website: www.mypowerofattorney.org.uk gives you information and advice.



Making a will

Your will is a letter that lets people know what you want to happen to your money and your things when you die.

A will should be made by a solicitor.

Nobody should make you change your will if you do not want to.

Solicitors for Older People Scotland work with AgeUK to provide legal services for older people.

www.solicitorsforolderpeoplescotland.co.uk/





Alternative Formats

This information can be made available in large print, braille, audio CD and tape 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

خط هاتف اللغة العربية: 03451 55 55 77

বাংলায় আলাপ করার জন্য টেলিফোন লাইন: 03451 55 55 99

中文語言熱線電話: 03451 55 55 88

Polskojęzyczna linia telefoniczna: 03451 55 55 44

اُردو زبان کے لیے ٹیلیفون نمبر 03451 55 55 66

You can also get advice from Citizens Advice & Rights Fife (Money Advice Unit) by calling: 03451 400 094 or visit: www.carfweb.org/

If someone is stopping you from having your money or the things you own call the

Adult Protection Phone Line on 01383 602200

www.fifedirect.org.uk/adultprotection