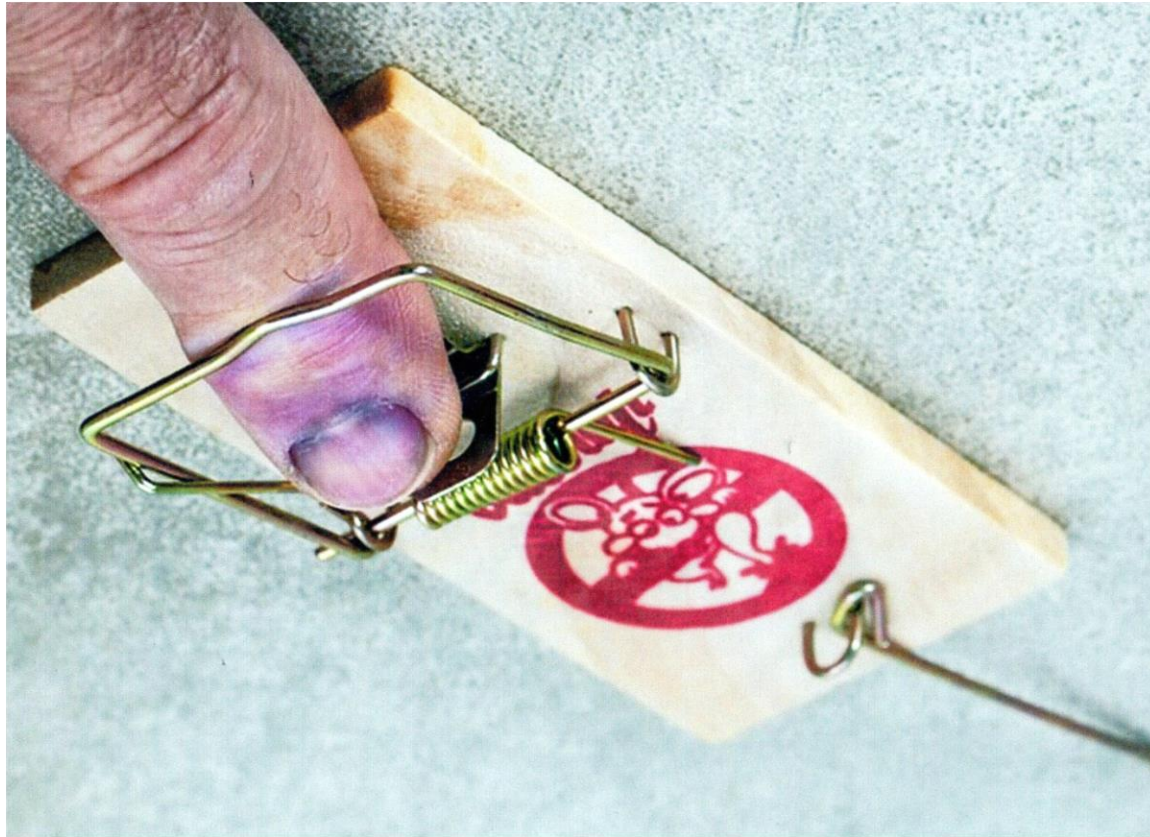


ScamsAware

Guildford Hard of Hearing Support Group

January 27th 2020



We Wouldn't Would we?

A Brief Test

- Anyone not aware of the **scamming plague**?
- Know of anyone who has been **scammed**?
 - Anyone here been **scammed**?

Scams Reach us via our...

- Doorstep
- Doormat
- Telephone
- Computer/ Laptop
 - Smart phone

Doorstep Scams

- Bad guys posing as good guys
 - Exerting pressure to buy
- Goods or services that are dud
 - Overpriced
 - Non-existent
- Unfit for service quality

Mail Scams

- Fake Lottery wins
 - Prize Draws
- Inheritance windfalls
 - Health fixes
- Clairvoyant letters
- Investment offers
 - Push payment
 - Romance fraud

Computer Scams

- Tempted to click a link?
 - Buying from real seller with real goods?
- HMRC threat is directing you to real address?
 - Test and keep huge TV sounds realistic?
- The free £500 or £50 or £5 voucher rings true?
 - etc. etc .

Telephone Scams

- Computer fix offered
- Bank calling to say
- Offer of high % investment
 - Pension pot growth

Smart Phone Scams

- All apps are secure?
- Social media all good news??
- Must pay for upgrade to?
 - Text out of the blue (**RED**)?
- Know who we are speaking to?
- Being asked to quickly take action?



ScamsAware

Out of place?

A-Z of frauds

A

Abuse of position of trust
Accommodation addresses
Account takeover
Advance fee fraud
Anti-competitive behaviour
Application fraud
Asset misappropriation fraud

B

Bank account fraud
Bank card and cheque fraud
Bankruptcy-related fraud
Benefit fraud
Betting and gambling fraud
Bogus tradesmen fraud
Botnet-related fraud
Business directory fraud
Business trading frauds

C

Call centre fraud
Career opportunity scams
Cash machine fraud
Charity donation fraud
Cheque fraud
Clairvoyant scams
Click fraud
Companies – fraudulent
Computer hacking
Computer Software Service frauds
Corporate fraud
Corporate services fraud
Council tax fraud
Counterfeit gift certificates
Counterfeit goods fraud
Counterfeits: There's More At Stake When It's A Fake
Courier fraud

D

Debit and credit card fraud
Distributed Denial of Service (DDoS)
Distribution fraud
Domain name fraud
Door-to-door sales fraud
Doorstep electricity meter credit scams
Doorstep fraud

E

Electricity scam
Employee fraud
Employment fraud
Exploiting assets and information

F

Facility takeover
False accounting fraud
Fixed line fraud
Fraud enabling activities
Fraud recovery fraud
Fronting

G

Government agency scams

H

Health scams
Holiday club and timeshare fraud
Holiday fraud

I

Identity fraud and identity theft
Impersonation of officials
Individual fraud
Inheritance fraud
Insider information
Insolvency fraud
Institutional investment fraud
Insurance broker scams
Insurance fraud
Intellectual property fraud

Internal fraud
Internet dialler scam
Investment fraud
Invoice scams

L

Life assurance takeover
Loan repayment fraud
Loan scams
Lottery fraud

M

Mail boxes and multiple post redirections
Malware and computer viruses
Mandate Fraud
Market manipulation
Marketing materials
Mass marketing fraud
Medical scams
Miracle health scams
Mobile phone fraud
Money laundering & movement
Money muling
Mortgage fraud

N

Non-domestic rate fraud

O

Office supply scams
Online fraud
Online shopping and auction fraud

P

Payment fraud
Pension scams
Personnel management fraud
Phishing, vishing and smishing
Phoenix company fraud
Ponzi schemes
Premium rate phone line scams
Prime bank guarantee fraud
Procurement fraud
Property fraud
Property investor scams
Proxy servers
Psychic scams
Public funding and grants
Public sector service provision
Publication fraud
Pyramid scheme fraud

R

Receipt fraud
Recruitment scams
Rental fraud
Romance fraud

S

Shopping fraud
Short and long firm fraud
Slimming cures scams
Spam emails
Surfed Arts: the spoof ticket fraud sale

T

Tabnapping
Tax fraud
Telecommunications frauds
Ticket fraud
Travel and subsistence fraud

V

Vehicle matching scams

W

Work-from-home business fraud

SCAMCARE

Don'ts & Dos

Do

- Research ourself and buy slowly
 - Pay attention to gut feeling
 - Password protect sensibly
- Give out only info we have to about ourself
 - Expect it's VERY unlikely we'll win lottery
 - Update computer security often
- Assume communal/ external mailbox insecure

Don't

- Fall for a deal out of the blue
- Assume that a caller with lots of info about us is to be trusted with further info.
 - Buy with a time gun at our head
 - Buy an exceptional bargain
 - Buy from anyone at the door
 - Overrule our gut instinct
- Download email attachments from strangers
 - Use café Wi-Fi for banking stuff

Don't

- Send any money to get more somehow
 - Part with banking info at same time as a free trial
- Assume that any of our in-home smart devices cannot be hacked into
 - Click on ANY attachment to an email.
 - Buy into cryptocurrency investment
- Get involved with anyone we don't really know for we should be sure about who we are talking to.

How to Fix the **Online Deluge**

- Well – we can stop it happening?
- Till & that's not on the cards
 - So how to contain it
 - How to filter it
 - How to spot the “obvious”
 - Who to tell about it.

Reporting Fraud & Cyber Crime

We can report fraud or cyber crime to Action Fraud **any time** using an online fraud reporting tool. We can also get advice by calling

0300 123 2040.

A F will not call us unless we have requested that , and will **never** ask for our bank details. Another option is call Citizens Advice Customer Helpline 03454 040506 or go via online form.

Welcome - onto our computer

- Articles from Trading Standards
 - Which?
 - Action Fraud
 - MSE – (Martin Lewis)
 - SNhW
- Surrey Police Fraud Newsletters
 - Others Well....

Where to get help & advice

- www.friendsagainstscams.org.uk
- www.actionfraud.police.uk & 03001232040
- www.citizensadvice.org.uk & 03454040506
- www.ageuk.org.uk & 08000556112
- The Police

So what are we now planning?

- Next we are going to
- Then