



CAMBRIDGESHIRE AND PETERBOROUGH  
AGAINST SCAMS PARTNERSHIP



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## SCAMS & ROGUE TRADER AIDE MEMOIRE FOR PROFESSIONALS AND VOLUNTEERS

Please keep this document handy to refer to should service users ask you for information or advice about scams and rogue traders and to signpost them to organisations that can help.

There are a range of resources such as “The Little Book of Big Scams” available to download from [www.cambridgeshireinsight.org.uk/capasp](http://www.cambridgeshireinsight.org.uk/capasp)

For further information and support, please contact Charlotte Homent, Community Protection Manager on 01954 284635 or [Charlotte.Homent@cambridgeshire.gov.uk](mailto:Charlotte.Homent@cambridgeshire.gov.uk).

### TELEPHONE SCAMS

#### **Advice for Service Users**

1. Never give personal or financial details to cold callers, no matter who they say they are.
2. Banks and the police will **never** phone to ask for account details like a password, PIN or card number.
3. Register for the **FREE Telephone Preference Service (TPS)** on 0345 070 0707 or [www.tpsonline.org.uk](http://www.tpsonline.org.uk); this will help stop sales & marketing calls from within the UK.
4. To check whether a call received is from a genuine organisation, call back using the phone number that’s known to be correct, i.e. taken from a bill or the company’s website, not the one the caller gives. Wait at least 10 minutes before making the call or use a different phone.
5. An answering machine can be useful for screening calls, as can features like Caller Display or Caller-ID which have been free since October 2018.
6. Ask the telephone service provider what blocking services it provides for no or low cost e.g. BT Call Protect, Sky Talk Shield, TalkTalk CallSafe or Plusnet Call Protect.
7. A call blocking device such as trueCall [www.truecall.co.uk](http://www.truecall.co.uk) or CPR Call Blocker [www.cprcallblocker.com/](http://www.cprcallblocker.com/) can be useful especially for those with dementia or learning difficulties. Alternatively, if buying a new phone, consider one that has built-in call blocking technology.

#### **Useful Organisations - Telephone Scams**



	<p>Silent/abandoned calls should be reported to <b>Ofcom</b>.  <b>Telephone:</b> 0300 123 3333  <b>Website:</b> <a href="http://www.ofcom.org.uk">www.ofcom.org.uk</a></p>
	<p>Nuisance sales &amp; marketing calls can be reported to the <b>Information Commissioner’s Office</b>.  <b>Website:</b> <a href="http://www.ico.org.uk/">www.ico.org.uk/</a></p>

## INTERNET SCAMS / CYBER CRIME

### Advice for Service Users

1. Create strong passwords by incorporating capital letters, numbers and special characters, like \$, % or &, and by using at least eight characters. Think **Longer is stronger**.
2. Consider using a password manager program, many are free and generate secure passwords.
3. Keep operating systems, apps and web browsers up to date.
4. Have security software installed and keep it updated.
5. Don't click on links or open attachments in emails, unless completely confident that the email address is genuine. Instead, visit the organisation's website directly or phone to check that the message is authentic.
6. When making payments on a website, make sure that the webpage uses a secure connection. The payment page's address should begin with *https* and there should be a tiny, locked padlock symbol at the end of the address bar.

### Useful Websites – Internet Scams


 <p>www.getsafeonline.org Expert advice for everyone</p>	<p><b>Get Safe Online</b> is the UK's leading source of unbiased, factual and easy-to-understand information on online safety. <b>Website:</b> <a href="http://www.getsafeonline.org">www.getsafeonline.org</a></p>
 <p>TAKE FIVE TO STOP FRAUD™</p>	<p><b>Take Five</b> is an awareness campaign led by Financial Fraud Action UK Ltd that encourages people to take a moment to stop and think rather than making a decision quickly under pressure that they later regret. <b>Website:</b> <a href="https://takefive-stopfraud.org.uk/">https://takefive-stopfraud.org.uk/</a></p>

## MAIL SCAMS

### Advice for Service Users

1. Don't reply to unsolicited mail e.g. lotteries and prize draw letters – instead, either **return to sender**, or send it to the Royal Mail at **FREEPOST SCAM MAIL**.
2. Sign up for FREE to the **Mailing Preference Service** (MPS) on 0845 703 4599 or [www.mpsonline.org.uk](http://www.mpsonline.org.uk); this will help stop sales & marketing mail from within UK.
3. People who have been targeted by scams can become **Scam Marshals** (see <https://www.friendsagainstscams.org.uk/scammarshals>), who use their experience to talk to others about scams and/or send any scam mail they receive to the National Trading Standards Scams Team so that it can be used in future investigations and enforcement work.

## Useful Organisations – Mail Scams


	<p>Scam mail can be reported to <b>Royal Mail</b> by sending it to FREEPOST SCAM MAIL.  <b>Telephone:</b> 0800 011 3466  <b>E-mail:</b> <a href="mailto:scam.mail@royalmail.com">scam.mail@royalmail.com</a></p>
	<p><b>Think Jessica</b> is a charity committed to making people aware of the danger and financial implications caused by postal and telephone scams.  <b>Website:</b> <a href="http://www.thinkjessica.com">www.thinkjessica.com</a></p>




## ROGUE TRADERS / BOGUS CALLERS

### Advice for Service Users

1. Make it a policy not to buy goods or services at the door. A yellow and black 'We're Not Buying It' sticker (available from 03454 04 05 06) can be useful in deterring doorstep callers. Deciding not to answer the door or to speak to someone is not being impolite.
2. **Lock, stop, chain, check** is useful to remember when someone calls to the door but keep the chain off the rest of the time in case emergency services ever need to gain access.
3. Always check ID. A genuine caller won't mind waiting for checks to be made. Fraudsters sometimes impersonate officials like police officers, so don't hesitate to ask for the name of the force and staff number and check this by phoning 101, the non-emergency police number.
4. Utility companies operate **Priority Service Registers** for their vulnerable customers, see <https://www.ofgem.gov.uk/consumers/household-gas-and-electricity-guide/extra-help-energy-services/priority-services-register-people-need>. Support offered includes agreeing a password that representatives of the company, e.g. meter readers, will quote to show they are genuine.
5. If work needs to be done, get 3 quotes from tradespeople recommended by friends or family, or through trade organisations.
6. Consider registering for local **ecops alerts** at [www.ecops.org.uk](http://www.ecops.org.uk).

## Useful Organisations – Rogue Traders

	<p><b>Cambridgeshire Constabulary</b>          In an emergency, when an immediate police response is required, dial <b>999</b>. Where an immediate response is not required or to report a concern dial <b>101</b>. Online reporting is available at <a href="https://www.cambs.police.uk/report/Report">https://www.cambs.police.uk/report/Report</a></p>
	<p><b>Buy with Confidence</b>          All businesses listed on the Buy with Confidence website have been vetted and approved by Trading Standards to ensure that they operate in a legal, honest and fair way.  <b>Website:</b> <a href="https://www.buywithconfidence.gov.uk">https://www.buywithconfidence.gov.uk</a></p>


	<p><b>Safe Local Trades</b>  This community safety service protects consumers from rogue traders across the PE postcode area by providing free and easy access to a register of local vetted and approved traders.  <b>Website:</b> <a href="https://www.safelocaltrades.com/">https://www.safelocaltrades.com/</a></p>
<p>01480    413311</p>	<p><b>Home Security: The Bobby Scheme</b>  The Bobby Scheme is a police-supported initiative providing a FREE service to victims of crime aged 60 or over in Cambridgeshire. For a small fee it also helps people who have not been victims but who are at high risk or feel vulnerable.  <b>Telephone:</b> 01480 413311  <b>Website:</b> <a href="http://www.thebobbyscheme.org/">http://www.thebobbyscheme.org/</a></p>
	<p><b>Home Safety: Fire Service</b>  Fire-fighters, or specially trained community safety officers, can complete a Home Fire Safety check or make a Safe and Well visit providing information on falls prevention, staying warm etc.  <b>Telephone:</b> 01480 444666  <b>Website:</b> <a href="http://www.cambsfire.gov.uk/firesafety.aspx">http://www.cambsfire.gov.uk/firesafety.aspx</a></p>

## IDENTITY FRAUD

### Advice for Service Users

1. Don't throw out anything containing personal or financial details without first using an inking roller stamp to camouflage it and/or shredding it.
2. If a bank or credit card statement or cheque book doesn't arrive, contact the company.
3. Check statements carefully and report anything suspicious straightaway.
4. Redirect post for at least a year when moving to a new address.
5. Credit reference agencies like Callcredit, Equifax and Experian offer a service to alert people if there have been key changes to their credit files.

### Useful Websites – Identity Fraud

	<p><b>Cifas</b> offers fraud prevention and identity protection advice; it also offers a Protective Registration service for people who are at particular risk of identity theft e.g. if passport has been lost or stolen.  <b>Website:</b> <a href="http://www.cifas.org.uk/pr_for_individuals">www.cifas.org.uk/pr_for_individuals</a></p>
<p><b>Stop Identity Fraud</b></p>	<p>The <b>Stop Identity Fraud</b> website contains lots of useful information about preventing identity fraud.  <b>Website:</b> <a href="http://www.stop-idfraud.co.uk/">www.stop-idfraud.co.uk/</a></p>

## CASH POINT FRAUD


### Advice for Service Users

1. If possible, get cash from a cash machine that's inside a branch, rather than on the street - consider getting cash by cashback if using a debit card in shops.
2. Take a look around. If someone's standing too close, just walk away.
3. It can be very hard to tell if a cashpoint has been tampered with, but, if there is anything obviously wrong, like a loose part, don't use it.
4. Always cover the keypad when entering the PIN and don't make it obvious which buttons are being pressed. Don't get distracted.
5. Keep a note of the card issuer's emergency number in handbag or wallet. If the card is held by a cash machine for whatever reason, call the bank straight away to make sure it can't be used. If it's safe to do so, stay at the cashpoint until this has been reported.

## REPORTING AN INCIDENT / GENERAL CONSUMER ADVICE

	<p>It is really important that fraud is reported. Action Fraud is the central point of contact for doing this and for finding information about fraud and financially-motivated internet crime. If fraud is reported here a <b>police crime reference number will be generated</b> which can be very useful in pursuing a case.</p> <p><b>Telephone:</b> 0300 123 2040</p> <p><b>Website:</b> <a href="https://www.actionfraud.police.uk">https://www.actionfraud.police.uk</a></p>
	<p>If someone has received poor service or been treated unfairly by a trader when buying goods or services, the law gives him/her certain consumer rights. <b>Citizens Advice</b> can help explain these rights and what action to take next. They can also help with canceling a contract or switching energy suppliers.</p> <p><b>Citizens Advice Consumer Helpline:</b> 03454 04 05 06</p> <p><b>Website:</b> <a href="https://www.citizensadvice.org.uk/consumer/">https://www.citizensadvice.org.uk/consumer/</a></p>

## OTHER USEFUL ORGANISATIONS

<b>HPAC</b>	<p>Under the 'Financial Health' tab of the Cambridgeshire Community Health Information Service's <b>HPAC</b> website, are a range of FREE scams &amp; rogue trader awareness resources to order/download.</p> <p><b>Website:</b> <a href="http://hpac.cambridgeshire.gov.uk/HPAC/Index.jsp">http://hpac.cambridgeshire.gov.uk/HPAC/Index.jsp</a></p>
	<p><b>AgeUK</b> is a charity that provides information and support on a range of issues including safeguarding, benefits, home care, respite care and the <b>Handyperson Service</b>. National AgeUK offers <b>Call in Time</b>, a free telephone befriending service.</p> <p><b>Telephone:</b> 0300 666 9860</p> <p><b>Website:</b> <a href="https://www.ageuk.org.uk/cambridgeshireandpeterborough">https://www.ageuk.org.uk/cambridgeshireandpeterborough</a></p>

	<p><b>The Silver Line</b> is a charity that provides a FREE, 24 hour confidential helpline offering information and advice for older people, linking callers to local groups and services and offering regular befriending calls.</p> <p><b>Telephone:</b> 0800 4 70 80 90</p> <p><b>Website:</b> <a href="http://www.thesilverline.org.uk">www.thesilverline.org.uk</a></p>
	<p><b>Contact the Elderly</b> organises monthly Sunday afternoon tea parties for small groups of older people aged 75 and over who are dealing with loneliness and social isolation.</p> <p><b>Website:</b> <a href="https://www.contact-the-elderly.org.uk/">https://www.contact-the-elderly.org.uk/</a></p>
	<p><b>Community Navigators</b> are local volunteers or members of organisations who help older people find activities or services which they would enjoy or find useful.</p> <p><b>Telephone:</b> 01954 212100</p> <p><b>Website:</b> <a href="http://care-network.org.uk/">http://care-network.org.uk/</a></p>
	<p><b>Crimestoppers</b> can be contacted anonymously with information about crime.</p> <p><b>Telephone:</b> 0800 555 111</p> <p><b>Website:</b> <a href="http://www.crimestoppers-uk.org">www.crimestoppers-uk.org</a></p>
	<p>The police-led <b>Victim and Witness Hub</b> is a free service that supports anyone who is a victim of crime (whether reported to the police or not), or a victim or witness attending court.</p> <p><b>Telephone:</b> 0800 781 6818</p> <p><b>E-mail:</b> <a href="mailto:victimandwitnesshub@cambs.pnn.police.uk">victimandwitnesshub@cambs.pnn.police.uk</a></p>
	<p><b>Cambridgeshire Neighbourhood Watch</b> is about local people working together to create safer, stronger and active communities.</p> <p><b>Website:</b> <a href="http://www.cambsnhw.org.uk/">http://www.cambsnhw.org.uk/</a></p>