

SCAMS/ TRADING STANDARDS

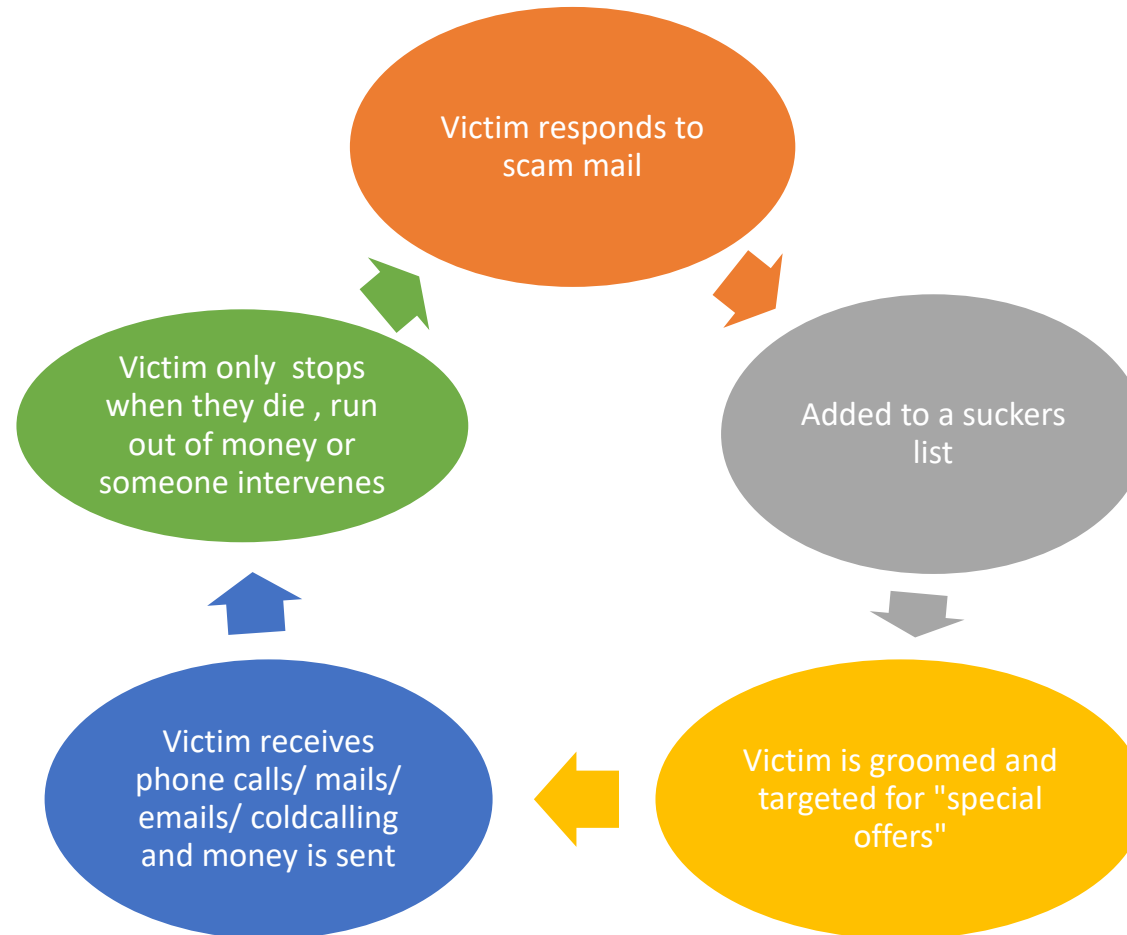


What is Scam?

- It can be seen in many guises from the knock at the door selling something, the phone call, the email, the text, the mail.
- It is a way of taking your money and funding a criminal lifestyle for someone else.
- It is financial abuse
- Sometimes it is by chance but often a person is targeted and groomed.
- Its often anonymous
- IT IS NEARLY ALWAYS A CRIME – an opportunity to take money or goods from a person to benefit another.
- Its fraud – its mass marketing fraud – it is DOORSTEP CRIME

SCAMS AWARENESS

- Cycle of abuse



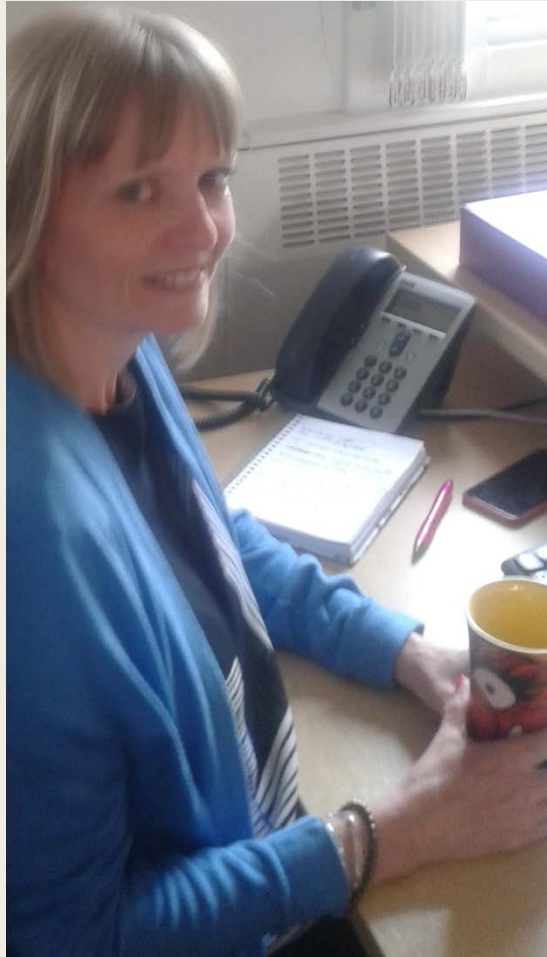
Cycle of abuse. DSC



Is this my remit? why are we doing this?

- We all have a duty to safeguard our communities.
- Potential Criminal activities
- Safeguarding/ prevention / Community cost/ Economic detriment.
- Link between other types of fraud
- Health, Welfare and Psychological impact
- Adults at risk of harm ...particularly financial and psychological
...sometimes physical.

What does a scammer look like?



SIGNS

- Welfare issues
- Hoarding
- Piles of mail
- Phone ringing constantly
- Agitated
- Hiding mail
- Secrecy
- Terminology “Ive been so silly” often to hide extent



Things to be on the look out for.

Money transfers – Western union for example.

Big deposits and money transfer.

unexplained cheques.

Other DD or SO unexplained (call blockers/
Microsoft/ pension scheme/ passport office/
HMRC)

Mention of roofing work. Gardening work,
tarmacing

Bogus officials

Mention of charities

Other scams

- Romance scams –
- Phishing sites
- Computer
- Investments
- Banking
- Pensions



- Ella is 62, her partner has passed away. She is disabled and has a carer who comes in every day.
- Paying £80 a week on stamps and asked her carer to post her letters
- Over £1000 a month was paid by direct debit to bogus companies
- She takes out £200 a week for living expenses – but can only account for £25 spent in Iceland
- Trusts her carer and would consider her to manage her finances.
- She paid £ 400 to gardener who she doesn't know his name
- Has a pen pal in Nigeria who she sends money to help for school uniform – she receives photos and thank you letters
- Has a neighbour who will help with garden – but wont accept any money.
- Has a niece in England – her only family
- She has an internet
- She regularly receives calls from Marketing companies.



LEGISLATION

- **CONSUMER PROTECTION FROM UNFAIR TRADING REGULATIONS 2008....This is Criminal**
- Aggressive practice
- Professional diligence
- Misleading claims
- False claims



PREVENTION

- Change telephone number
- Call blockers
- Answer machines
- Safe and Secure visits
- Mail Marshal
- Nominated Neighbour
- No Cold calling zones
- Peer projects/ Befriending services

So you've noticed a potential issue

- Remember each case is bespoke.
- Speak up, this may be a victim of a crime.
- Report it....Adult Protection, Trading Standards, Police...all 3 please
- Signpost!!!!
- Assistance – friend, neighbour...please don't ignore it ..it may escalate
- Prevention advice (Redirection of mail, change telephone number, bank details, DD and SO's, Mail Marshal ..POA)
- Some phone providers have call protect systems. Free of charge
- Work with people....ie Charity – order of preference – letting people make their own choices.

Call blockers

- Some Local Authorities have them.
- To be put into houses of most vulnerable
- Provide statistical information as to who is calling
- Yes there are cost implications.....however.....the results speak for themselves



Protecting vulnerable adults from nuisance phone calls

Angus Council have installed 154 trueCall units to protect older and vulnerable adults from nuisance and scam phone calls. 81,643 nuisance calls blocked since January 2013.



Residents were receiving 41 nuisance calls per month - 2 times the national average



of all calls received were nuisance calls

99%

of nuisance calls were blocked by trueCall call blocking technology



Cost-Benefit analysis



£1,518,531 savings

It is estimated that the project has already prevented 92 scams, and made savings of £327,739. We estimate that over the 5 year life of these units they will have blocked 72,562 scam phone calls, prevented 428 scams, saved vulnerable households £797,154 and led to a reduction of £721,377 in NHS and health & social care costs. This will be total saving of £1,518,531 for a project cost of £23,870 - a payback of 64 times the cost.

Where the nuisance calls come from:

International
UK
Business callers
Withheld
Geographic
Unavailable



This made a huge difference and enabled my mother to continue to live in her own home for longer



My mother no longer gets anxious and agitated. I cannot impress on you the positive impact this has made



Thanks for making my phone my friend again!



Angus...benefits of prevention

- Installed 154 truecall devices
 - Total cost £23,870...estimated saving of £327,739
 - = 14 x cost of the project
-
- In 5 years...£1,518,53064x cost

Protecting vulnerable adults from nuisance phone calls

Since 2013 Scottish Trading Standards teams have installed 2,190 trueCall call blocking units to protect older and vulnerable adults from nuisance and scam phone calls. 1.5m nuisance calls have been blocked.



Residents were receiving
43 nuisance calls per month -
over twice the national average



of all calls recieved
were nuisance calls

99%

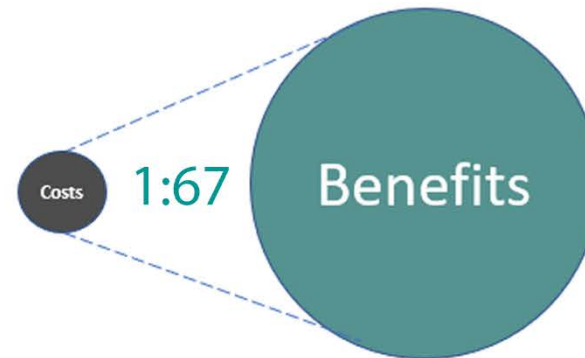
of nuisance
calls blocked by trueCall
call blocking technology



Where the calls come from:

UK Geographic
International Withheld Business callers Unavailable

Cost-Benefit analysis



£22,811,767 savings

It is estimated that the project has already prevented 1,788 scams, and made savings of £6,341,663. We estimate that over the 5 year life of these units they will have blocked 1,090,048 scam phone calls, prevented 6,431 scams, saved vulnerable households £11,975,052 and led to a reduction of £10,836,715 in NHS and health & social care costs. This will be total saving of £22,811,767 for a project cost of £339,450 – a payback of 67 times the cost.

With the con men calling me and my wife dying suddenly ... trueCall keeps my blood pressure down



I don't know how I would have dealt without all these calls without trueCall



Thanks for making my phone my friend again!



- Estimated nearly 30% of victims will experience depression
- 45% will suffer more generalised anxiety related disorders
- Reduction to the public purse of investigating crimes
- Reduction of trips and falls
- Victims sometimes go into debt, lose their savings, don't have enough to pay for essentials.

Further Information

- Think Jessica
- Which
- CAB
- Scams hub news letter (NTSB)

Thank you –
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