

How to recognise a scam

Is it too good to be true?

SSCHEMING
CCRAFTY
AAGGRESSIVE
MMALICIOUS
DON'T LET THEM CON YOU

How to recognise a scam – is it too good to be true?

A scam is when people con you out of your cash.

There are hundreds of types of scams – fake lotteries and prize draws, incredible schemes to make money quickly, fake investment plans, work from home schemes – the list goes on and on.

The people who run these scams are clever and sophisticated and they know how to persuade us to part with our cash.

Most scams have some things in common – check out this list and help yourself to be on guard against scammers.

THE CON

How scam artists succeed – they will:

- catch you unawares, contacting you, without you asking them to, by phone, email, post or sometimes in person
- sound pleasant, well spoken and kind (on the phone or at your door) and want you to think they're your friend
- have slick, professional leaflets and letters
- be persistent and persuasive
- rush you into making a decision
- ask you to send money before you receive their tempting offer or win

New scams from the UK and overseas appear every day – **so it's important to know how to spot them.**

THE PITCH

They offer you something for nothing – such as:

- you've won a prize in a draw or a lottery (even though you haven't entered one)
- an exclusive entry to a scheme that's a surefire way to make money
- a way to earn easy money by helping them get untold millions out of their country
- the chance to join an investment scheme that will make you huge amounts of money; and so on

There are hundreds of examples but **we can all protect ourselves by being sceptical**. Is it likely that someone you don't know, who has contacted you out of the blue will give you something for nothing?



They'll ask you to:

- send money up front – an administration fee or tax, the list is endless but its always a ruse to get you to give them money
- give them your bank details or other personal details
- ring a premium rate number (all UK premium rate numbers start with 090)
- buy something to get your prize

They will lie to you and give you what seem to be good reasons why you should do what they say.
They will answer all your objections.

Don't send any money or give any personal details to anyone until you've checked them out and talked to a professional or family and friends. If they ask you to do any of these things they're trying to cover their tracks and get your money and it's likely to be a scam.

Other things to look out for

- they ask you to send money straight away
- they give you a PO box number as their address
- they ask you not to tell anyone about the deal

Stop, think and be sceptical

If you discover a scam tell your friends and family. If you have been a victim of a scam you should report it to one of the organisations listed below who can also provide advice.

Your local police station
(see your local phone book
for contact details)

The Office of Fair Trading
Telephone 0845 7 22 44 99
www.offt.gov.uk

Financial Services Authority
www.fsa.gov.uk
Telephone 0845 606 1234

Your local trading standards
department (see your local
phone book for contact details)
or visit their website at
www.tradingstandards.gov.uk

Your local Citizen's Advice
Bureau (see your local phone
book for contact details) or
visit their website at
www.adviceguide.org.uk

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