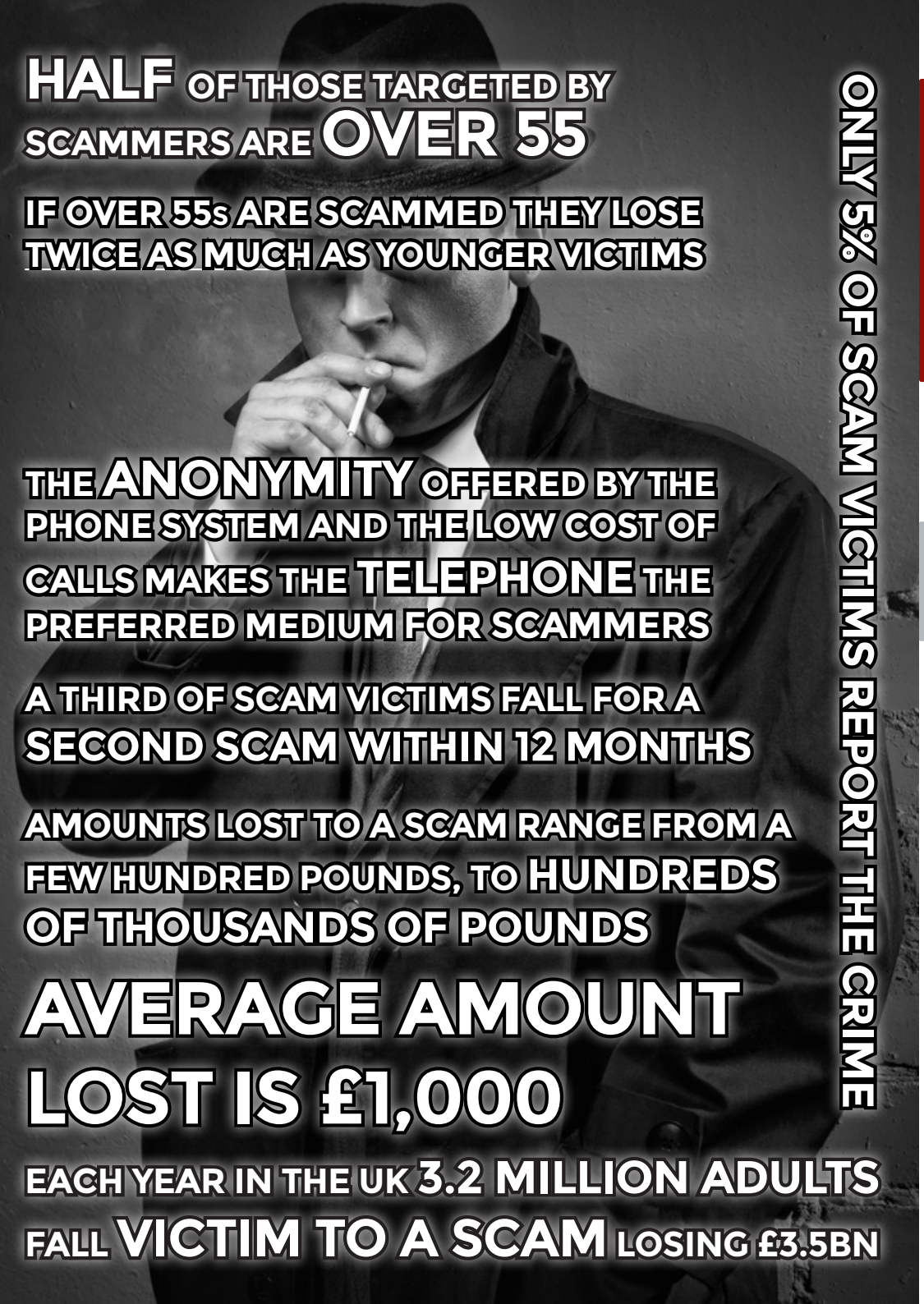
How to recognise scam phone calls

KEEP CALM AND HANG UP

trading standards institute

citizens advice scotland

trueCall
STOPS NUISANCE CALLS



IT IS A SCAM IF:

- Someone offers you something that seems too good to be true
- You are pressurised into agreeing something quickly
- You are asked to make a payment using UKCASH or PaySafe
- You are asked to hand over your credit card details on a cold call

A scam is just a fraud

Every week thousands of people lose tens of millions of pounds to lottery scams, credit card scams and investment scams. For many people this is their life savings and afterwards they feel helpless, lost and hopeless. Many scam start with a phone call - what should you do when you get one of these calls?

STOP!

Researchers at the University of Exeter found that in many cases scam victims know that something is wrong when they are approached by the scammers, but go ahead anyway against their better judgement.

IF IT FEELS WRONG, IT IS WRONG ...

The fraudsters are very clever – their first job is to gain your trust. They sound convincing, authoritative, and professional, and they may claim to be from your bank or an official government body. Don't engage in a conversation with the scammer trying to catch him out – the longer you stay on the phone the more chance he has of persuading you that he is genuine.

KEEP CALM!

There is no government scheme to write off all your debts, you can't get compensation for an accident you didn't have, and you are not due a refund on insurance that you weren't mis-sold. The only person who beats the scammer is the person who just hangs up. Nuisance call blocking technology can be very effective if you want to protect yourself or your older members of your family from scam calls.

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KEEP CALM AND HANG UP!

Unpaid Bill Scam

Imagine the panic when a BT engineer calls you one evening to say that you owe them money and he's going to have to cut off your phone.

STOP!

When you tell him that you are paid up to date, or that you pay by Direct Debit he apologises and says that you'll need to take that up with the accounts department in the morning - he has a job to do and unfortunately you will lose your phone number... unless you can pay him now and clear it up with them in the morning..

BT or any other phone company would never ask an engineer to make payment collections for them. They would never ask for money over the phone – you would get warning letters.

KEEP CALM!

If you hesitate or challenge the "engineer", he may attempt to prove his identity by threatening to cut you off temporarily.

He asks you to hang up - there's no dialling tone! This scammer hasn't put the phone down at his end, so you're actually still connected.

He's hoping that he's going to scare you sufficiently, so that when he calls you back and asks for your bank card details, you'll happily hand them over.

"Listen to your common sense. Phone companies never ask for money over the phone – you would get warning letters."

Alarm Bells

- You receive a call from a BT engineer to discuss an unpaid bill
- To the best of your knowledge, you don't owe any money
- He asks for your credit card details
- He threatens to cut off your phone line
- You receive the call after office hours

Steps to take

- Keep calm and hang up!
- Don't part with any money – whatever the threat
- Telephone BT or the police and give them the details
- Warn others – friends & family, that they may receive a similar call

Investment Scam

If you've ever bought stocks and shares your details will be available on a public share register.

CAUTION Be careful if a company calls you to discuss your investments.

They will be happy to spend time talking about the shares you have held previously, the shares you hold now, and your plans for the future. They may give you general advice just to build up your trust in them… but then one evening they will ring you with an exceptionally exciting investment opportunity - but you have to act fast and make a decision straight away!

Alarm Bells

- Caller says they are an investment scheme or stockbroker
- There's strong pressure to send money right now to invest
- They say there is little or no risk, and the financial returns are excellent
- The opportunity is only available for a short amount of time

Steps to take

- Keep calm and hang up!
- Hang onto your money – NEVER invest without doing your own research
- Don't give in to the pressure
- Telephone your bank or the police and give them the details
- Warn your friends

STOP!

What do you actually know about this investment?

How can you check it before sending off any money?

As a responsible investor, you should never send off any money before investigating an opportunity fully.

They pressurise you to make a quick decision so you have no time to check it out.

KEEP CALM!

With phone calls like this there's a very strong chance that there isn't an opportunity at all, and if there is it's absolutely worthless.

- The average amount lost to investment scams is £20,000!
- Remember that legitimate investment schemes or stockbrokers don't make cold calls.
- If it sounds too good to be true, it usually is.

KEEP CALM AND HANG UP!

Computer Virus

No matter how careful you are you computers can sometimes pick up a virus - most of us will have encountered a virus on our PC or laptop at one time or another.

CAUTION Sometimes it's not always immediately evident, so how useful then for a company such as Microsoft (or another big, reputable organisation) to telephone you and advise you that they've detected a virus on your machine, and help you get rid of it.

Are you sitting at your machine? … all you need to do is download some free software and all will be well. Perfect.

STOP!

Ever asked yourself precisely how they are able to detect what's stored on your computer? The answer is – they can't.

Computer companies will NEVER telephone customers with this sort of message.

What the scammers want you to do is to download their software, which in itself is a virus. It will sit on your computer in the background and pass your credit card details to the scammers whenever you buy something online.

KEEP CALM!

The scammers may even ask for your credit card details so they can bill you for the removal of this phony software.

The result? Your machine, which was fine ten minutes ago, now has some potentially dangerous software loaded onto it, giving the scammers open access to your bank accounts and card details, at any time.

The average amount lost each time with a computer virus scam is £500

KEEP CALM AND HANG UP!

Alarm Bells

- The first time you're made aware of a virus is when you receive a phone call
- The caller says they're from Microsoft or another big IT company
- You're asked to download software onto your machine
- You're asked for your card details

Steps to take

- Keep calm and hang up!
- Never download any software until you've researched it thoroughly
- Don't download any software if you're asked to over the phone
- Telephone your bank or the police and give them the details
- Keep your anti-virus software up to date
- Run a virus check on your machine – just to make sure
- Warn others – friends & family, that they may receive a similar call

No legitimate gaming organisation will ever ask for an administration fee to be paid before a prize can be claimed.

Alarm Bells

- You've won a lottery or competition, without even entering
- The company asks you to send them money
- There is an administration fee to be paid before your prize can be claimed

Steps to take

- Keep calm and hang up!
- Do not send any money
- Tell your local trading standards team
- Warn others – friends & family, that they may receive a similar call

Lottery/competition

What great news! You've won! You've received a phone call - a recorded message - telling you that you've won a competition or a lottery. The prize may be a free cruise, a holiday home or thousands, or even millions of pounds.

KEEP CALM AND HANG UP!

CAUTION While you're reeling from this fantastic news, you'll be a little surprised because you never bought any tickets for this lottery. What the heck ... you press a button on your phone to speak to someone to claim your prize.

STOP!

There's just one thing – a small administration fee that needs to be paid before you collect your winnings. This seems odd, but what's £10 or £20, compared to how much you might receive!

KEEP CALM!

Once you've paid out the initial administration fee the company will call you again saying that a further payment is required, and then again and again. All the time you are only a few days away from receiving your big cheque … They use all sorts of tricks to keep you sending money - they may send you a sample cheque through the post, or a champagne glass for you to toast your good fortune.

Sadly, your prize doesn't exist, but the more you send them the more you get wrapped up in the scam - you not only want the prize, but you now want to get back the money you have lost. When did you last hear of someone winning a lottery or competition they never entered? No legitimate gaming organisation will ever ask for an administration fee to be paid before a prize can be claimed.

If the excitement has overtaken you and you have sent some money then don't make matters worse by sending any more. Recognise the call for what it is – a scam.

Alarm Bells

- Caller says they are from your bank
- Someone has been fraudulently using your card
- The caller asks you to hang up and dial another number
- They will send a taxi/courier to pick up the card

Steps to take

- Keep calm and hang up!
- Telephone your bank or the police and give them the details
- Warn others – friends & family, that they may receive a similar call

KEEP CALM AND HANG UP!

Courier Scam

Imagine the shock of getting a call from your bank telling you that someone has been fraudulently using your credit card. The good news is that they know who did it think they can catch him - will you help them?

CAUTION They need to carry out some security checks - they ask you to go and get your card, and then they ask you to hang up and call them back on the number on the back of the card. When you do this you are asked to key in the PIN number of your card to verify who you say you. Great - now they need to have your card so that they can arrest the criminal, but don't worry they'll send a taxi or courier over to pick it up. It's such a relief to know that at least the crime has been identified and that your bank is helping to sort it out - isn't it?

STOP!

Sadly, in this instance the real criminal is on the other end of the phone. They now have your credit card and your PIN number and they are spending your money as quickly as they can.

Banks will never ask you to hang up and phone them back, and they will never ask for your PIN number over the phone.

THE 'HANGUP' TRICK

When they ask you to hang up and call them back they don't actually hang up themselves. While you think you're ringing your bank's customer services, you're actually still connected to them, and they have equipment on their line listening for your PIN number.

Often the taxi drivers and couriers are completely unaware that the job they have been given is part of an elaborate scam.

HOW DOES TRUECALL WORK?

trueCall Care is designed to work quietly in the background blocking unwanted calls.
You can continue to use the same telephone, and there are no codes to learn or special buttons to press - the phone just rings less often!

trueCall™
STOPS NUISANCE CALLS

corporate affiliate member
trading standards institute

trueCall Care plugs in between the phone and the phone socket. When a call arrives it checks the caller's number. If it is a trusted caller then the phone rings as normal, but *trueCall Care* intercepts all other callers and plays them a message. For example:

"Hello - if you're a friend, family member or invited caller please press '1', if you are a cold caller please hang up and don't call again"

Most telemarketers hang up when they hear this message, and automated and silent calls won't get through.

If you want even more protection—perhaps to protect someone with dementia - trueCall Care can completely block unrecognised callers - for example:-

"Hello - Mary is only accepting calls from friends and family members. If your call is important, please call her son Bob on 07752 XXX XXX or enter your code now."

This guarantees that whenever Mary's phone rings it will be a trusted caller, and it allows other legitimate callers to get in touch via the carer or by entering her code.

EASY TO SET UP

Works alongside pendant alarm systems.

trueCall is simple to install - it takes just a few minutes, and if you order it from our sales line (0800 0 336 330) our advisors will set it up exactly the way you want before we send it out.

trueCall Care plugs in between the phone and the phone socket. It lets through calls from friends, family and invited callers, but intercepts other callers and dramatically reduces the number of nuisance calls you receive.

"This machine has turned our lives around! My 87 year old father in law was being tirelessly hounded by scammers. He was sending regular payments from various post offices to India - often £200 at a time"

To try out *trueCall Care* for yourself just call our automated demonstration lines. Dial 03330 115567 to see how *trueCall Care* treats unrecognised callers, or 03330 115870 to see how the more secure 'Trusted Callers Only' option works (the callers code is '99').

To see the Internet Control Panel go to:
www.trueCall.co.uk/CareDemo.

PROTECT YOURSELF & YOUR FAMILY FROM SCAM PHONE CALLS

trueCall Care blocked 98% of nuisance phone calls in trials carried out by Trading Standards!

- Easy to install - just plug in and go!
- Starts working as soon as it is connected
- Choose the protection level you need
- Optionally use the Internet to monitor which calls are being blocked and which calls are getting through
- Single payment of £119.99 or rental option
- Call 0800 0 336 339 for more information

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DRAGONS' DEN Survivor

trueCall works with individuals and local authorities around the country to protect older and vulnerable people from nuisance and scam phone calls:

"Anne has dementia and lives on her own, has been a victim of several scams and has willingly given her credit card details to cold callers and sales people resulting in multiple insurance policies to cover household appliances and cover for unnecessary items as well as buying inappropriate health products.

It has been distressing for Anne when she discovers this is the case as often she has no recollection of it and therefore feels vulnerable and that she has been taken advantage of. trueCall has eliminated these calls and has had a direct impact on her wellbeing. Anne is more confident and more positive about her situation. It really has made a difference in helping her adjust to living with dementia and has renewed her faith in her own ability to cope in her home. "

Anne's niece

"An elderly gentleman has lost a considerable amount of cash via mass marketing frauds. We believe that the scammers were intent on relieving him of his home. trueCall has blocked 95 calls from abroad in the last three weeks. How good is that?"

Trading Standards Officer

"This machine has turned our lives around! My 87 year old father in law was being tirelessly hounded my scammers. He had engaged with them and was sending regular payments from various post offices to India, in most occasions £200 at a time. Since installing trueCall these calls have stopped. The biggest shocker was the sheer volume of calls they were making – it was jaw dropping."

Bill's son

For further advice on scam phone calls contact the Citizens Advice consumer helpline on: 08454 04 05 06 (Welsh-speaking on 08454 04 05 05)

Produced by trueCall Ltd
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