

7 Minute Briefing: Scams

1. What is Scam? A scam is defined in the dictionary as a ruse or an illegal trick usually with the purpose of obtaining money. The word trick can make scams sound harmless or somehow magical but the reality is that **scams are frauds**. Most scams are run by organised gangs or criminals. Scams are estimated to cost the UK economy £5-10 billion per year. In addition to financial loss scams also cause serious anguish to victims and often feelings of embarrassment and shame. Scams can target victims at the doorstep, through the mail, via the phone and online.

7. Find additional information and help. Access the Friends Against Scams [website](#). Includes resources & free online training [Friends Against Scams - Online Awareness Training](#)
Concerned that someone may be a scam victim contact Swindon Trading Standards Service via email: tsduty@swindon.gov.uk

6. Who is vulnerable to scams? Every single one of us is vulnerable to scams. Scam victims are not always older, not always living alone. Scam victims will often blame themselves and state that they "have been stupid", IQ or educational attainment is not a factor. Scam victims are not stupid and it is important that we do not victim blame or adopt an attitude of "How could they have fallen for that?". Every single person has a scam they could fall for – if the right buttons are pressed at the right (or wrong!) time.
Scammers are highly professional, organised criminals who use the psychological manipulation and grooming techniques we are familiar with in other areas of safeguarding.

5. Online scams. These are on the increase and affect people of all ages. Online scams include;

- Fake Government websites taking fees for TV licences, driving tests and tax payments.
- Emails from bogus officials and companies.
- Invoice fraud giving the fraudsters bank details to obtain payments intended for genuine suppliers.
- Websites selling counterfeits or sending no goods at all
- Fake letting agents and landlords
- Fake celebrity scams
- Fake crypto currency schemes & celebrity endorsements
- TikTok sellers of fake or dangerous goods including electrical items, jewellery and cosmetics.

Romance Fraud: one of the most vicious online scams – affecting men and women of all ages. Many victims will not report this type of scam due to embarrassment and shame and the unjustified belief that they have acted stupidly or are somehow to blame. Romance scammers will often use the tactics used by domestic abusers to gain trust and to isolate and manipulate victims.

2. Doorstep Scams. Include bogus callers, such as, claiming to be from the water board or other utility companies. The purpose is often to gain access to the house to steal valuables or any cash stored in the home. Doorstep Scams, includes rogue traders and cowboy builders. Rogue traders will often be involved in work such as building driveways, jet washing, insulation, roofing and guttering. Rogue trading victims are often repeatedly targeted where a trader returns over and over again to carry out work which is unnecessary until the victim is bled dry of their life savings. Victims are often left with shoddy work and no funds to put it right. Rogue traders don't always knock at the door – they often give the impression of respectability by driving smart sign-written vans, using slick websites and being members of various good trader schemes or online 'find a builder' platforms.

3. Mail Scams. Postal scams are letters sent with the sole intention of getting money or personal details through deception. These are particularly targeted at people who are lonely or socially isolated and will often involve the scammers befriending the victim. Mail scams can include lotteries, prize draws, catalogue, inheritance and clairvoyant scams. Mailing scammers use what they call 'Suckers Lists' – lists of postal scams victims who can be retargeted. Victims will be inundated with scam mail – often up to 100 letters per day and feel totally overwhelmed and trapped by the cycle of scamming. One Swindon scam victim in her 90s had spent her life saving and then went on to re-mortgage her home to enable her to continue sending money to the scammers.

4. Phone scams. If you have answered your landline during the day, you are most likely aware of the types of phone scams that target us every day. Phone scammers work on fear, often claiming to be calling about an urgent issue such as an unpaid bill that will result in service be suspended. The criminals will claim that someone's been trying to use a computer or access a bank account. Phone scammers will use a situation that the victim will want to resolve urgently putting them under pressure to act quickly. Call blockers can be very effective in reducing scam calls. Trading Standards can sometimes fit these for potential victims free of charge.

