



An easy read guide to scams



Lewisham
Safeguarding Adults Board



A working partnership to prevent abuse

What is a scam?

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A scam is when someone tries to trick you into giving them something.

Usually they want money or your personal details.

This is also called fraud.

Scams can happen in lots of different ways.

- On the phone. You may get calls you are not expecting.
- Online, when you are using social media or websites.
- Emails or text messages. You can get sent things that might be scams.
- Face to face. Someone might try to trick you into giving your details or to pay them money.



Who can get scammed?



Anyone can be the victim of a scam, especially if you are online.

But there are some people who are more likely to be targeted by scammers.

People who are vulnerable to scams can be:



- **Older people.**



- **Disabled people.**



- **People who are lonely or isolated.**



Scammers are very clever and anyone can be fooled by a scam.

Remember to speak up if you think you might be scammed!

Who can I talk to?

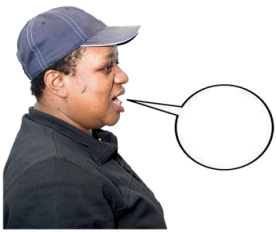


What should I do if I'm worried about a scam?

If you are not sure about something, ask someone.

The best thing to do is speak to someone you really trust.

- **You can speak to a friend or a family member.**
- **You can speak to a support worker.**
- **You can speak to an advocacy group.**
- **Or speak to anyone who you really trust.**



Scams can make you feel bad about yourself.

You should not be embarrassed or scared.

Speak up and tell someone if you think a scam is happening to you.



It is not your fault!

Remember that anyone can be the victim of a scam.



It is not your fault if you are a victim.



It does not mean you have done something wrong.

On the next few pages you can find out more about different types of scams.



You can learn about how to stay safe and how to protect yourself.



You can find out how to report a scam.



You can find out where to learn more about scams.



Identity theft



Keeping your personal details safe.
You should always keep your personal details safe.

Some criminals want to get other people's details so they can pretend to be someone else.



This is called identity theft or identity fraud.



Keep your bank account safe.

Check your bank account and statements regularly or ask someone you trust to help you.



Try to shred anything with your bank details on it or tear it up into small pieces.



Your bank will not usually contact you to ask you for your:

- Personal details.
- Passwords.
- Security or Pin number.

Identity theft



Be careful about any phone calls, texts, emails or letters asking for your details.



They might seem like they are from your bank, but think if it could be a scam.



Don't click on any links in emails or text messages.



Contact your bank if you are not sure about anything. They will be happy to help you.



If you think you have been scammed, contact your bank straight away.



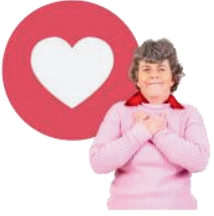
Keep your laptop, phone or other device up to date.



Use antivirus software.

This is important if you bank online or using your phone.

Relationship scams



Sometimes people may pretend to be your friend to scam you.

People might say that they like you and they need you to send them money.



This can happen a lot online. It could be on social media like Facebook or on dating sites.



Some things to watch out for are:

- The person asks you to keep an online relationship secret.
- The person asks you to talk to them away from the site where you met.
- The person asks a lot about you, but doesn't tell you about themselves.



It is easy to get tricked by people who seem nice online, especially if you are lonely.

Ask yourself, could this be a scam?

Competition and prize scams



A very common scam is where you are told you have won a competition or a prize. This could be by email or text message.



This is usually a trick to get your personal details.



It can also be a trick to get you to call an expensive phone line or reply to a text message.

Some things to remember are:



- You can't win money or a prize in a lottery you haven't entered.
- You can't be 'chosen at random' from a list you didn't sign up to.
- You should never have to pay a fee or buy something to win a prize.



Ask yourself, could this be a scam?

If it seems too good to be true, it usually is.



Delete any emails or texts and **DON'T REPLY!**

Phone scams

You may get phone calls that are scams. There are lots of different types of these scams.



You may get a call from someone pretending to be a police officer or someone from your bank.



They might say that an unusual payment has been found on your account.



They might say that someone has been caught or arrested for using your card or bank details.



They might ask you for your PIN number or account details.

They might try to hurry you and make you panic.



Do not give this information over the phone.

Hang up, then call your bank after a few minutes.



Phone scams



You can also get text messages to your phone that are scams.

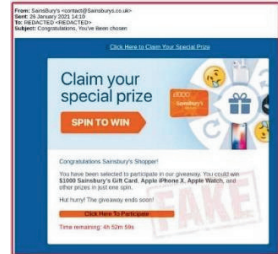
There are lots of different types of these scams too.

Some common text scams are:



- You have missed a parcel and you need to pay to get it delivered.

- Messages asking you to enter a competition. You are then charged a lot of money for replying by text.



- Quizzes or competitions that ask you to call a premium rate number if you win. You then pay a lot for the call.

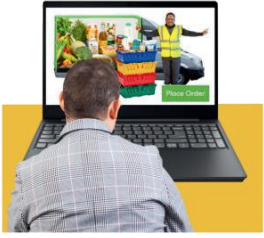
- You might get a text that seems to be from your phone company. They ask you to send your details by text.



Real companies do not ask for this by text.

Do not reply and always delete the text message.

Online shopping scams



Lots of people shop online now and it can be easy to get scammed.

Try to use well known websites and look out for signs that a website is secure.

Some tips for online shopping:



- The web address should begin with **https://**; the 's' stands for 'secure'.



- There should be a padlock symbol next to the web address when you log in or register (be careful as this can be faked).



- If you're not sure the webpage is genuine, don't use it.



The most common scams occur on online auction sites, where you bid for items.

Criminals pose as sellers of popular items, such as mobile phones and designer goods at bargain prices.

Online shopping scams

If you are buying from an online auction site always check the seller's review history.



Check the feedback from other reviewers.

Some tips for buying from online auction sites:



- Try to find out what is a fair price for what you want to buy. Do some research.



- Think first! If it sounds too good to miss it might not really exist. It could be fake or not good quality.

- Don't get pressurised into not using secure recommended payment sites.

- Don't pay by a bank transfer instead.



If anyone puts pressure on you about buying things online, stop and think.

It could be a scam!



Door to door scams

Most door-to-door scams are people selling stuff that is not good quality. They might also say that you need work done on your home.



Some tips for door to door scams:

- If someone knocks at your front door, check their ID. If you're not happy, don't let them in.
- Never call the phone number on their ID card to check them out.
- Ask them to wait outside and shut the door.
- Find the company number on the internet and call them to check.



Many people who knock on your door will be OK. They can be charities or people like gas and electric to read your meter.

If you are not sure about things, don't let them in.



Reporting scams

You should never be embarrassed about reporting a scam.

It can happen to anyone. You will be helping to stop other people being scammed.

How you can report a scam:

- If you are a vulnerable person you can call 101 to report a scam.
- If you are a vulnerable person you can call Adult Social Care Gateway on 020 8314 7777 (select option 1) 020 8314 7766 (outside of office hours).
- You can also call Action Fraud on 0300 123 2040.
- You can report online at www.actionfraud.police.uk or by searching Action Fraud on your computer, tablet or phone.

If you need help to report a scam, speak to someone you trust. This could be a friend, a family member or a support worker.

You can also speak to your local advocacy group, like Lewisham Speaking Up.



Where to find out more about scams



There are lots of places online to find out more about scams.

Not all of the information is in easy read.



The Met Police website has some good advice:

<https://www.met.police.uk/advice/advice-and-information/fa/fraud/personal-fraud/>



Age UK website also has good advice:

<https://www.ageuk.org.uk/information-advice/money-legal/scams-fraud/>



Lewisham Speaking Up did a report about scams: <https://lsup.org.uk/wp-content/uploads/2022/06/Lewisham-Peoples-Parliament-report-on-Scams-April-2022.pdf>

This booklet was made by Lewisham Speaking Up on behalf of the Lewisham Safeguarding Adults Board.



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