

LIFE SKILLS

SCAMS

TEACHERS NOTES

SCAMS

**Easy
read**



**TRADING
STANDARDS**



WHAT IS A SCAM?

A scam is when people try to trick you into giving them your money or your personal details. We call these criminals 'scammers'. Scammers make up all sorts of lies, like saying you have won some money or that they are someone official and need to confirm your personal banking details.

Criminals worldwide are sending letters, making phone calls, emailing and texting to trick millions of people into parting with billions of pounds every year.

You can lose money to scams like fake lottery or prize draws or competitions.

If you do send money, your name and address will go on a list with other people who have sent money. Then other scammers, from all over the world, will buy the list and try and scam you too.

Other names for scam include cheat, con, fraud, hoax or swindle.

WHO NEEDS TO BE CAREFUL?

Everyone. The scammers are clever, and all kinds of people get conned, but they target the elderly and vulnerable.

SCAM EXAMPLES

Lottery and prize draw scams

These are two of the most common scams. You may receive a scam letter addressed to you that looks important. Your name will be used throughout the letter to make it look genuine.

These letters will say you have won a large cash prize, but you are asked to send a fee to release it. They will say that you have to hurry or you will miss the chance to win.

Clairvoyant scam

These scammers have no idea who you are, but pretend they are going to a lot of trouble to give you good health, wealth and happiness. They make up stories and sometimes say they can sense danger. They often blackmail victims by telling them 'you will have bad luck if you do not pay up'. This is not true.

Catalogue & brochure scams

Scammers send catalogues selling different products that include food, pills, beauty products, jewellery and items for the home and garden.

They say you are a 'guaranteed winner' but to claim the prize you must buy a product first. You never receive the cash prize, instead, they send out more offers and promises of prizes to get more orders from you.

Premium-rate phone number scams

Scammers send an email, phone call or text message that promises an exciting prize or reward. Or there may be a message saying you have missed an important delivery and asks you to call a number to rearrange it. To claim it, you have to phone a premium-rate number, beginning 090. However the automated message you hear when you call the number tricks you into staying on the line for a long time. The longer you stay on the line, the more money the scammers make from you. Your prize or reward may never turn up or it will turn out to be worth less than the cost of your call! If you become suspicious about the call, hang up!

WHAT SHOULD YOU DO IF YOU RECEIVE A SCAM PHONE CALL?

If you get a phone call from somebody saying you have won a prize or trying to sell you something, just say 'no' and put the phone down.

Do not give the caller any personal details, like your date of birth or who your bank is.

If the scammers have your phone number they might call you and be kind and have time to chat and try and be your friend. DO NOT BE FOOLED.

WHAT SHOULD YOU DO IF YOU RECEIVE A SCAM EMAIL?

If you get an email saying you have been left some money and they ask you to send you bank details, so that the money can be put in your bank, you must ignore the email. Do not reply.

Or you get an email that looks like it's from your bank and it asks you to confirm your bank account details or your password, do not reply. Your bank already knows your account number and they would never ask you for your account information by email or telephone. Remember: only you need your password or 'PIN' number.

WHAT IS A PIN NUMBER?

A Personal Identification Number is a four-digit number known only by yourself, to use when you take out cash from a bank or when you buy something in a shop using your debit or credit card.



HOW TO PROTECT YOURSELF FROM SCAMS

- Never give out your name, address, bank account details, PIN number or any other personal information to people you don't know.
- Never trust someone who says you've won a prize.
- If it sounds too good to be true, it probably is.
- Be wary of people who contact you out of the blue
If you get a phone call, letter or email from someone you've never heard of, this could be a scam.
- Do not ring a phone number to claim a prize.
- Never reply to text messages or missed calls from people you don't know.
- Never reply to emails from people saying they will give you money.
- Do not open links to any sites you do not know.
- NEVER CONTACT THEM – these are scams to get your money.
- NEVER SEND THEM MONEY – no genuine lottery or competition would ask you to send money to claim a prize.
- NEVER give your bank details or other personal information.
- Remember: Shred any letter or information that has your address on before you throw it away. Thieves can use your information to buy things and borrow money.

REMEMBER

- Genuine lotteries will not ask you to pay a fee to collect your winnings.
- Never send money abroad or to someone you don't know and trust.
- Don't provide banking or personal details to someone you don't know or trust.

WHERE CAN YOU REPORT A SCAM?

If you think something may be a scam, phone 03454 04 05 06 and tell the Citizens Advice consumer service, who can pass the details to Trading Standards.

If you get a suspicious circular or are contacted by someone you think may be a scammer, make sure you tip off others. Tell somebody you can trust, warn family, friends and neighbours.

RESOURCES AND LINKS

Citizens Advice
Think Jessica
Get Safe Online
Safety Net
Kent County Council - Trading Standards - Consumer Protection



Dear Mrs Smith

CONGRATULATIONS!

You have won a **TOP PRIZE!!**

Well done Mrs Smith. You were entered into our fantastic **£100,000** competition and I'm delighted to inform you that you were one of a small number of very lucky people drawn as a **GUARANTEED WINNER** of a top prize

WORTH AT LEAST £2,000!!!!!!!

Your special prize code '**CASH WIN**' matches one of the following major prizes:

- ★ **£100,000 CASH**
- ★ **£20,000 CASH**
- ★ **£10,000 CASH**
- ★ **£2,000 CASH***
- ★ **New kitchen**
- ★ **Flat screen TV**



To find out what fabulous high value prize you can claim immediately call our 24 hour winner's hotline on **090 53120**

.....Unfortunately we can only hold your prize for 3 days so call us urgently.... **DON'T MISS OUT.**

Closing date 31 December 2012 * Prize consists of a book of hundreds of discount vouchers offering savings worth £2,000. Vouchers must be redeemed within 21 days of receipt. £15.99 delivery charge applies for receipt of vouchers.

WINNINGS CONFIRMATION

Return within 10 days the documents
- awaited for by our Independent Supervisor-

BENEFICIARY of £10,000.00:



Mrs A Monk

You have **WON**
at the prize draw.
You will take away the
£10,000.00!

No.: 1758
Mrs A Monk

**PAYMENT
AUTHORISED**

**Supplier of
quality goods**

**AN ORDER
IS ESSENTIAL**

Hurry up and claim your winnings as it's confirmed:*

**YOU HAVE WON £10,000.00,
Mrs A Monk**

LETTER / WINNINGS

Mrs A Monk

I am pleased to be the first to announce to you today that
you have been selected during our prize draw which allows our
winner to leave with the £10,000.00!

And you'll be in agreement with me, Mrs A Monk:
Winning £10,000.00, it really is excellent news!

I beg you to reply very urgently to this letter

Return your Registration Form and completed order form, now!

Once again, all my congratulations, Mrs A Monk

Customer Service Manager

Questions

Question 1

You receive a letter saying you have won £15,000 in a prize draw.

You have never entered a competition and never heard of the person who sent the letter.

They ask you to hurry and send £25 for the 'release fee', or phone them with your bank details, so that they can send you £15,000.

What should you do?

- a) Put the letter in the recycling bin
- b) Fill in the reply slip with your bank details
- c) Telephone the premium rate number on the letter



Question 2

You get a phone call from a lady who says she is from British Telecom.

She says that you have not paid your telephone bill and if you do not pay immediately your phone service will be disconnected.

What should you do?

- a) Quickly get your bank card and give her your bank details
- b) Do not listen to her and put the phone down
- c) Tell her to write to you and give her your address



Question 3

You get an email from someone called 'Magical Margaret'. She says in her email that she can see into the future.

She says you need to send her £20 right away to buy a lucky necklace to keep you safe, or bad things will happen to you.

What should you do?

- a) Buy the lucky necklace
- b) Tell all your friends to buy a lucky necklace too
- c) Ignore the email. Do not reply. Delete it

**Question 4**

You see you have a missed call on your mobile phone. You do not know the number, but it begins with 070 or 076.

It looks like a mobile number and you are worried it might be important.

What should you do?

- a) Ring the number to see who it was
- b) Ignore it. Do not phone the number. Delete it
- c) Text the number to ask who it is



Question 5

You receive an urgent email from your bank.

It asks you to visit a website to update your account. Then you are asked to confirm your name, address, and bank account numbers and enter your security code and passwords.

What should you do?

- a) Email them all of your private details
- b) Do not email, they are your bank and already know this
- c) Email them just your name and address



Question 6

You see an advert for 'Homeworking' in a local newspaper.

They promise you can earn a lot of money by working from home and putting leaflets in envelopes.

It says you just have to send £50 to get all of the information, but you must hurry.

It sounds like a great idea, what should you do?

- a) Send £50 straight away
- b) Do not send any money
- c) Write to them to find out more



Question 7

You receive a catalogue from a company selling different things, like beauty products, medicines and food.

They say you are a guaranteed winner and you will receive £50,000 if you order something from the catalogue.

The things in the catalogue cost more than you will pay if you bought them from your local shop.

But you would like to receive the money, what should you do?

- Put the catalogue in the bin
- Choose something to order so that you can be entered into the prize draw
- Give them a ring to find out when you will receive your money



Question 8

You find a free scratch card inside a magazine you bought.

You scratch the panels and find you are a winner!

To claim your prize you have to ring a number that begins with 090.

The scratch card says you are a winner, so what should you do?

- Ring the number - you are a winner!
- Put the scratch card in the bin
- Give it to your friend for a present

Question 9

A company telephoned you to say that you have won a holiday for filling in a survey.

All you have to do is go to a presentation.

What should you do?

- a) Go to the presentation to collect your holiday
- b) Ask your family to join you on the holiday
- c) Put the phone down and ignore the call



Question 10

You receive a call from someone claiming to be a Police Officer. They say that your bank card has been cloned and they need to collect your card for evidence, along with the PIN number.

They want to send someone round to collect your bank card.

What should you do?

- a) Agree to them collecting the card and give them the PIN number
- b) Do not give them any details and put the phone down
- c) Ask them if they want other card details too

Answers

Scams

Name: _____

Question	Answer
Question 1	
Question 2	
Question 3	
Question 4	
Question 5	
Question 6	
Question 7	
Question 8	
Question 9	
Question 10	