

Registered Charity No: 1148186

Information about postal and telephone fraud and how to protect yourself from doorstep criminals



**Kent
County
Council**
kent.gov.uk

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

Think Jessica raises awareness of this growing problem and supports victims and their families.

Scam mail is mail sent out by criminals. These criminals are called scammers.

Modern technology means scam letters can be mass-produced and made to look like personal letters or important documents, in the hope of tricking the recipient into sending cash, making money transfers or disclosing personal information such as bank details.

TYPES OF SCAMS

Lottery and prize draw scams

Two of the most common scams are lottery and prize draw scams.

Victims are told they have won a large cash prize, but are asked to send some sort of fee to release it.

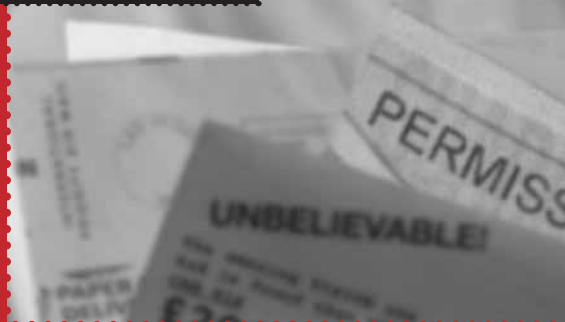
Think! No genuine lottery or competition would ask you to send money to claim a prize.

Clairvoyant scams

Clairvoyant scammers have no idea who will be reading their letters, but show false concern and pretend they are going to a lot of trouble to give the reader good health, wealth and happiness.

They weave some very imaginative and tall stories, including performing rituals and sensing danger.

They often blackmail victims by telling them, "bad luck will befall you if you don't pay up."



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the Netherlands, Belgium, France and Switzerland, as well as other countries.

Religious scams

Religious-themed scam letters often claim the sender is going to Lourdes to pray for the victim, but ask for a fee.

Banks and Building Society scams

Scammers sometimes send out authentic looking scam mail claiming to be from banks and building societies, asking for information and/or cash.

It's more prolific via email but is also being sent by post.

Catalogue and brochure scams

Scammers send out literature selling a variety of different products including food, pills, beauty products, jewellery, clothes and items for the home and garden.

They guarantee prizes to those who order, but they never send the prize. Instead, they send out more 'dazzling' promises to get more orders. These scams often involve the victim receiving phone calls confirming the 'win' or being told to look out for 'important' letters arriving. These scams are known to be operating out of

Debt recovery scams

Scammers contact the victim by letter or telephone and claim they have bought a debt with their name on it from a reputable company or utility supplier. They threaten court action if the fictitious bill or fine isn't paid quickly.

Betting scams

Betting scams could involve betting on any sport, but they often involve horse racing. Betting fraudsters will pose as experts, offering to sell the victim inside information or a foolproof way to win.

JESSICA'S STORY



Jessica was a victim. She was repeatedly tricked into sending cash and making money transfers to criminals over the space of five years.

Her family tried, without success, to make her understand she was being scammed, but the psychology the criminals used was so powerful Jessica refused to believe them.

She lived in a delusional world, totally believing everything the scammers wrote to her or told her over the phone. She thought the bogus 'clairvoyants' and 'officials' were her friends.

Jessica (83) died in 2007. She was still waiting for her promised prizes. Approximately 30,000 scam letters were removed from her home.

Jessica had a condition which is becoming known as **Jessica Scam Syndrome (JSS)**

Courier scams

Scammers call the victim, claiming to be from their bank, to tell them their debit or credit card needs collecting. The scammer then instructs the victim to hang up and call their bank, in order to verify this is a genuine request. However, the criminal stays on the line, tricking the person into thinking they're calling the bank. The fraudster will then ask the victim to disclose their pin number, before sending a 'courier' to collect the card. The victim is told the card is going to the bank to be changed but actually the scammer keeps it and uses it to buy goods or take money from the victim's account.

Think! After you have replaced the receiver the phone line can remain open for up to five minutes before the caller is automatically disconnected, during that time some scammers play a recording of the dialling tone.

Think! Banks or police NEVER ask for pin numbers or send couriers to collect bank cards.

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SILENCE IS A SCAMMER'S BEST FRIEND

To report a scam ring Action Fraud on 0300 123 2040

ActionFraud

Report Fraud & Internet Crime

actionfraud.police.uk

PPI scams

There are many different PPI telephone scams, all mentioning PPI or payment protection insurance. Victims often receive a call from someone claiming to be from a claims handling company. The victim is told they have been awarded compensation, but need to give their bank details and make a payment to release the funds.

Parcel Delivery scam

A card is posted through the victim's door stating that a delivery service was unable to deliver a parcel and that they need to contact the service by phone. The card gives a premium rate number to call. This turns out to be a long, recorded message and all the victim receives is a hefty phone bill.

Prize Holding scam

Scammers know that all the people whose names are on their lists will already have sent money to scams and been tricked into thinking a cheque or prize is coming their way. They try to cash in again, contacting the victim and saying that an unclaimed prize is being held in their name, but a payment is required to release it.

Think! International scammers often appear to be very friendly over the phone but some use well-spoken British actors to record messages.

It would be impossible to cover all the scams out there. Criminals are forever coming up with new and more convincing ways of parting people from their cash, or getting them to disclose personal information.

VISIT www.thinkjessica.com

FAQs

■ Why have I been targeted?

Either because scammers have 'bought' a mailing list with your details on it or you have responded to a survey, tempting letter, phone call or advertisement.

Scammers make lists of all the people they have tricked. These lists are called 'suckers lists'.

■ What do scammers do with their 'suckers lists'?

They sell them to other scammers all over the world.

■ What happens if my name gets put on a 'suckers list'?

Your criminal mail and phone calls will start to increase as more scammers try their luck at getting their hands on your cash.

■ What other tricks do scammers use?

Scammers are very crafty people. They know how to 'dazzle' minds

and shut down the normal thought process. Someone whose mind has been 'dazzled' will become excited and start to focus on the prize, rather than the fact that they are being asked to send cash or personal details to claim it.

Scammers sometimes refer victims to a website to check their legitimacy.

Scammers can build very convincing websites and copy legitimate sites.

Scammers send out false testimonials and photographs of fictitious winners.

Scammers claim to be lottery officials, clairvoyants, presidents of banks and use other important sounding titles and names.

Scammers sometimes disguise their mailbox addresses by calling them things like suites, units or apartments to create the illusion they are operating from a traceable office or grand building.

Scammers try to trick people into sending them passports, photographs and birth certificates by pretending they are arranging celebration parties or sending out photographers.

FACT!

Registering with the Mail Preference Service (MPS) will **NOT** reduce or stop scam mail.

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Scammers hide behind letters from fictitious charities and often use distressing photographs in an attempt to pull at the heartstrings of caring people.

■ What is Jessica Scam Syndrome (JSS)?

Someone like Jessica, who repeatedly falls for scams and refuses the advice of family and professionals, is becoming known as a victim with JSS. Criminals have mastered the art of brainwashing their victims by posing as an assortment of characters and bombarding them with letters and phone calls.

Definition of 'brainwash'

"To make someone believe something by repeatedly telling them that it's true and preventing any other information from reaching them."

Think Jessica is campaigning for protection for people with JSS.

■ Is this problem serious?

Yes, it is! This is serious, organised crime.

THE SCAMMERS' DAZZLING DICTIONARY

Here are just a few of the 'dazzling' words and statements scammers use:

Won the lottery
Highly Confidential
Guaranteed Winner
Unclaimed Prize/Award
Time Sensitive
Sworn to Secrecy

Once the scammers have 'dazzled' and hooked their victims, they trap them in a never-ending cycle of letters, phone calls and payments by asking for taxes, release fees, administration charges and anything else they can think of to keep the victims sending cash.

To make the scams even more convincing, some put "THIS IS NOT A SCAM!" on their letters, or say this over the phone to victims.



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BE VIGILANT!

Scammers from abroad can have mail printed with a Royal Mail stamp. This gives the false impression it has originated from the UK.



- Everyone is at risk, but Think Jessica surveys have shown the majority of scammers use mailing lists which categorise people as being elderly or vulnerable in some way.
- Some victims are receiving over 100 scam letters a week.
- Victims are emptying their bank accounts and even losing their homes as they try to keep up with the demands of scam mail and phone calls.
- 22,000 people replied with cash to one scam mail shot in one day, sending the scammers a total of £500,000.
- Twenty pensioners in Devon were tricked into sending £350,000 to claim a non-existent prize draw windfall.
- Victims have been persuaded by scammers to take out loans from illegal money lenders and send the money to scams.
- Postal scams cost UK citizens £billions of pounds every year. Behind these figures lie huge numbers of heartbreaking tales about people being robbed of their entire life savings.
- **Where does scam mail come from?**

Scam mail can come from anywhere in the world.

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STAY SCAM SAFE

**If you receive a 'dazzling' letter,
DO NOT respond.**

Never send cash, disclose personal details or buy goods to claim a prize.

Watch out for secret deals, 'get rich quick' schemes and inheritance notifications.

Always seek professional advice before signing up to **ANY** type of investment scheme including precious gems, carbon credits, solar panels, land, wine and property.

**If you receive a suspicious
phone call...**

Remember, you don't have to get into discussion over the phone with anyone. Never give out personal information, such as bank or credit card details. These could be used fraudulently.

Keep your business your business. Just say "No thank you, I am not interested" then hang up straight away.

Don't be tempted

Think! Your hard-earned cash could end up being used to keep a scammer in a luxurious lifestyle.

Think! Organised criminal gangs sometimes use the money they have gleaned from scams to fund the drug trade, gun crime, human trafficking and other crimes worldwide.

Think Jessica was founded in 2007 by Jessica's youngest daughter who had been unable to find any professional help. Think Jessica is now a registered charity dedicated to raising awareness to scams, educating professionals and protecting those least able to defend themselves from fraudsters.

If you would like to support Think Jessica please make a donation by post. All donations will be acknowledged.

Companies and organisations please email advice@thinkjessica.com to find out how you can become our partners. Think Jessica booklets are available to purchase in bulk, amended with your logo.

trueCall
STOPS NUISANCE CALLS

trueCall blocked 98% of nuisance phone calls in tests carried out by Trading Standards.

To find out more about this device visit www.truecall.co.uk or call 08000 336 330

VISIT www.thinkjessica.com



BE AWARE OF DOORSTEP CALLERS

THEY COULD BE CRIMINALS

Doorstep criminals call at your home unannounced, often claiming to be from a utility company (telephone, gas, electric, waterboard); or claiming to be working in the area and to have noticed a problem with your house that needs fixing.

They may offer to do work for you, or say they need to check something in your home, then ask to come in and look around.

In this way they may search your home for items to steal, or may pressurise you into paying them cash for work you haven't requested or agreed to.

Sometimes doorstep criminals pose as police officers, or even say they are looking for a lost child or pet and need to look around your house.

These criminals are convincing and plausible and they target people in their own homes.

Think! You can set up passwords with utility companies. Only genuine representatives of that company will know what it is.

Think! Keep your front and back door locked. If someone calls at your house, always put the chain or door bar on. If it's a person you don't recognise or are not expecting, don't open the door fully. Genuine callers will be happy to arrange a future appointment. That way you can arrange for a friend or family member to be present with you.

Think! If a suspicious caller knocks on your door, call 999 if they are on your property or have just left. Call 101 if it's after the event.

How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

Our trades and services have been vetted to high standards. In fact 20 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

Sunrise Plumbing & Heating



So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.



FIND US AT
www.checkatrade.com



CALL US ON
0333 0146 190

THINK JESSICA

THINK JESSICA PO BOX 44 42, CHESTERFIELD S44 9AS

www.thinkjessica.com

MORE INFORMATION

- If you would like Trading Standards to provide further support in relation to scam mail please fill out the contact form on the Think Jessica website or send the details to the Think Jessica PO Box address.
- Think Jessica DVD information packs are available for £8.00 (to cover production and postage costs). Please send a cheque or postal order made payable to Think Jessica to the PO Box address.
- Call Citizens Advice Consumer Helpline on **03454 04 05 06**.
- The **Silver Line** is the UK's first free and confidential helpline for older people. It is available on **0800 4 70 80 90** every day and night of the year to offer lonely and vulnerable older people information, support and protection from abuse or neglect, or just a friendly chat with someone who is genuinely interested in what they have to say.
- Report fraud to Action Fraud **0300 123 2040**.
- Report a loan shark **0300 555 2222**.