

ASK THE ADVISER

4) SCAMS - The fourth in a series of articles by Iain Gregory of Caithness CAB

May 2016

“For many years I was engaged in a tiresome exchange of letters with Television Licensing. This was because I owned a second home in Inverness and chose not to install a TV set which meant that I did not require a TV Licence. I received countless unpleasant letters about this and TVL went to the top of my dislike list. Following a move of our main home, for which I had a Licence, I wrote to TVL to tell them. They acknowledged this, but very soon, by happy chance, I received a letter telling me that “they were going to take me to court and advised me to obtain legal advice”. With my valid Licence to hand I wrote to them and explained that I am a Scottish Citizen and, in Scotland, any decision to “prosecute” tends to be taken by the PF, a highly qualified lawyer, and not by someone in a call centre in Bristol. Also, the PF does tend to wish to see evidence of an offence in the first place, so there were a few flaws in their case. In due course a fulsome letter of apology arrived along with a cheque for £10, which I promptly spent on toilet rolls. I then sent a polite letter to TVL to thank them and told them how I had spent my money. I assured them that I would think fondly of them every time I used the facilities and that I had placed their file of letters therein so as to cover any emergencies.

Now, I was dealing here with an organisation who were operating legally, if mistakenly, but who seemed to be trying to use the fear factor to get me to buy a Licence, and had I been a vulnerable, or perhaps nervous older person, I might well have bought one.

Which brings me to today’s subject – Scams. There are countless different types of Scam (for which think crime) and many thousands of crooks operating them. They all depend on the same vulnerabilities in their victims – fear of the consequences if they do not agree to a demand; a human tendency to wish to avoid missing out on an “opportunity” and, finally, the trusting nature of decent people. Let a scammer exploit just one of these “weaknesses” and your money and your data will be stolen and lost forever very shortly afterwards.

Sadly, here at Caithness CAB, we deal with such cases all too often. Sometimes we can get a client’s money back, but frequently it has already passed through several offshore accounts and is gone, sometimes in very large sums indeed. Often, all we can do is pass the details to our colleagues at Trading Standards and at Action Fraud (National Fraud and Cyber Crime Reporting Centre) to try and protect others. This problem needs to be dealt with and we will shortly be launching a press campaign and publishing free booklets giving advice on the main types of scam and the ways to protect yourself. So what are the most common scams targeted at people in the County?

Well, the old faithful is what is known as the “419”. This is where contact is made via email, social media, phone call or text and a large sum of money is promised in return for an upfront payment from the victim. Often the originator will ask for the use of your bank account to allow the transfer of funds or the message will purport to come from a “barrister who has a large sum of money for you and advance fees are payable first”. You can guess the rest. Incidentally “419” is the relevant section of the Nigerian Criminal Code because lots of these crimes emanate from West Africa, as well as Europe. And yes they land in Caithness frequently and they always come from criminals.

Another very common one is “Phishing” – this is where people are contacted by email, by fixed or mobile phone or text message, and the scammer attempts to con the target into providing personal information, often via a false website, which then enables the crook to access, and empty, your bank account or credit card. Remember, your bank will never, ever, ask you for your personal data or pin number – why would they? They already have your details on file. A new variation is where a caller claims to be from the police and tells you that they need your help to catch a bent bank employee – for some reason this entails moving your funds to another “secure” account. Once again, it is all gone forever. The police will never telephone you with such a request, so again, the minute you hear such a line you can be 100% certain that a crime is in progress.

We have also seen a lot of “Subscription Traps” – these are where you are persuaded, often on social media, to take up a “free trial” or “get a free sample” of goods (very often beauty products) in return for “simply supplying your card details to cover P & P”. Actually, a “CPA” (Continuous Payment Authority) will have been set up on your card and very shortly afterwards regular, large, sums will vanish from your account.

Possibly the nastiest of all scammers target our Seniors – “bogus workmen” have been on the go forever, usually offering to fix a “faulty roof” or similar, botching the job and then demanding thousands of pounds from the vulnerable older person - if need be with threats – and often getting it. Dodgy “charity collectors” also specialise in getting older people to part with their cash and the slightly more sophisticated “boiler room” investment specialists will often phone and offer a “wonderful investment” opportunity which is of course no such thing. Incidentally, if anyone phones you about “transferring your pension” and telling you of a “loophole” rest absolutely assured that they are at it and want to steal your money. Never, ever, engage in conversation. Hang up and stay hung up.

Finally, the internet is a minefield for the unwary and a goldmine for criminals. We have seen one or two cases of “Ransomware” – this is where you click on a link in an email and find your computer locked and a message demanding money to unlock it - often there will be false “Police Agency” Logos on the message, again utilising the fear factor. Some large firms nationwide have recently been caught out and lost all their data. You can never have too much security or be too careful.

So, what can we do? First of all, I am afraid that we need to be much more suspicious. If you get an email, a phone call, a text or social media contact out of the blue offering something “too good to be true” then rest assured that it is a con – If you “have won a lottery prize” but don’t remember buying a ticket, if you are asked to send any money in advance for something or if you are told that you must sign up right away or “keep it a secret” then you are being scammed.

Remember, do not engage, do not give out any information at all, hang up the phone or delete the email and remember that scammers sometimes hold the line open so, if you phone your bank to check if a call is genuine, they can still be on the line so wait and use a different phone and a known number. Consult Caithness CAB and we will always help you to report to the authorities and, if you ever feel threatened or frightened, you should always tell the police.

So there we have it – these people are easily beaten. Just tell them nothing and they will go away. And finally, can I recommend you do not use my personal technique for dealing with annoying people should you be corresponding with Her Majesty’s Revenue and Customs? Not advisable! See you soon.”