

35) SCAMS - The latest in a series of articles by Iain Gregory of Caithness CAB

Last night I was all set to toddle off to bed for a well-deserved sleep, happily contemplating 7 hours peace and quiet. At this point Liz announced that there was a problem (actually two of them as it transpired) and instructed me to fetch a ladder. I warily inquired why she required same at that time of night and she simply pointed at the highest point of the roof where two apparently terrified kittens were perched on the ridge tiles. I do have a previous conviction for falling off a ladder so I ascended carefully and tried out my negotiating skills with said frustrating felines. This did not go well but after a while I managed to get a hold of one of them who showed his deep gratitude by wrapping himself around my arm and hanging on with all claws extended. The other one was above bribery with tasty treats and ignored all entreaties and occasional threats but the minute I descended the ladder to wipe off the blood the mendacious moggie leapt onto a satellite dish and then to the ground where he proceeded to eat his supper as if nothing had happened. I realised I had been scammed and headed for bed grumping mightily.

All of which brings me neatly to today's subject. In July Caithness CAB, in partnership with Trading Standards, are running an anti-scams campaign. We did this last year and it was very successful, so we decided to repeat the exercise. In the far north we do tend to think that we are somehow insulated from the attention of criminals, but this is sadly not the case. CCAB deal with cases almost daily where people have been caught out by the increasingly sophisticated methods used by these thieves. There are countless variations but they are all basically the same – the crook gains your confidence and persuades you to supply personal data or to part with money and before you know it you have a major problem. At the moment there are quite a few regulars and here are a some examples:-

The HMRC Scam. After my recent tax demand I took the view that I was being officially ripped off, but this particular scam is based on persuading you that HMRC owe you money. You will get an email, apparently from HMRC, which tells you that you are due a tax rebate. You are asked for personal data including your bank account details, mother's maiden name etc. and – minutes later – your bank account will be empty and your personal data has been sold on to allow other criminals to commit more crimes. HMRC will never, ever, email you about a rebate and they advise that if you get one of these messages you should send it to phishing@hmrc.gsi.gov.uk and then delete it (remember to dump it from your trash box as well).

The Microsoft Scam. You are happily minding your own business when the phone rings and a bright and breezy person tells you they are calling from "Microsoft". They inform you that there is a problem with your PC, but not to worry, they can fix it for you. They just need remote access and your credit card details. You would be astonished how often they get this. They will then steal everything of use on your PC, will undoubtedly dump malware into the

works, and will gaily use your credit card all over the world until you manage to cancel it. I had one of these calls myself recently. The female said she was calling from "Microsoft in Nevada" but I advised her that her that she certainly wasn't calling from the USA and she was a common thief. She got very cross and went away.

The DVLA Scam. This is particularly nasty. You receive a phone call from someone who claims to be from DVLA and says that you are due a refund on your road tax. As usual they just need some personal details to verify your identity and your bank details. Also, it would be very handy to have your driving licence number etc. As well as stealing your money and ID they will also clone your Licence. It does not bear thinking about does it? Rest assured DVLA will never contact you in this way so once again delete and empty the trash box.

The "YES OK" Scam. This is my name for the latest rip off which is about to hit here after great success in the USA. You get a phone call from someone calling on some pretext or other. What they want is your name and address. As soon as they have that they will say "Can you hear me?" or "Do you understand?" or something to that effect. You will probably reply "Yes, fine" or "Yes, OK" and the line will then go dead. Shortly afterwards you will receive some junk quality item or other accompanied by a huge bill and if you do not pay it you will be beset by threatening calls and letters. A tape will be played back to you and your voice will be heard saying "Yes, OK" to a question asking if you want to buy the goods at the inflated price billed. And remember "Spoofing" is getting very common – a cheap bit of software can make a call from anywhere in the world appear on your caller display as coming from say Wick or Thurso so be very careful when you answer the phone.

The FIFA Scam. This is on the go again and is a variation on the "419" (named after section 419 of the Nigerian Criminal Code – many of these come from Nigeria, although Togo featured recently). You will get a badly written letter telling you that you have won a huge sum of money in a FIFA lottery and all you have to do is send a few hundred (or thousand pounds) to release the cash. Did you buy a ticket? No you didn't. Shredder. And if you get a text from someone telling you a long lost relative has expired in a foreign country and left you all their money and you need to get in touch and supply personal data then this is a classic "419". I had one recently claiming to be from a "Barrister" in the "USA" (where they do not have Barristers) and a simple Google of the text number threw up Togo.

The Bogus Workman Scam. This happens every year in the Highlands and the lowlifes in question tend to target the elderly because they know that they are vulnerable and will often have cash in the house. A common one is the "urgent roof repair" with a quoted price of a couple of hundred pounds. A few minutes later the bill is £1000's and pressure is used, including taking the victim to the bank for the money. Driveway tarring is another one. A disreputable pick-up or two will roll up with some shady looking eggs therein

and they will tell the victim they were” on a tarring job in the area and have some tar left”. They will quote an already inflated price and will proceed to apply same and then demand huge sums and disappear for ever whilst the grass grows through the smear of tar. Getting your cash back is nigh on impossible.

These are just a few examples but throughout July we will be telling you a lot more about how to protect yourself so please visit Caithness CAB on Facebook or look at our website at caithnesscab.org and phone us if you need more help. And remember if you ever feel frightened or intimidated always tell the Police.

And now all I have to do is convince Jill that I need a few weeks break in the sun (on expenses) so I can research holiday consumer issues. This may be unsuccessful.