



This month we write about a topic that most people have heard about either on the television, the news or on the internet- **SCAMS**. All of us including people with learning disabilities are at risk of being hurt/scammed. There are many ways that scammers try to trick you, the most common being either online when you are using the internet, calling you on your house phone or mobile and door- to-door salespersons. Most of the scams will want information from yourself, or money.

The best way to explain a scam is simply to say it is a dishonest scheme, trick, hoax or fraud that is carried out by a dishonest person, a fraudster. (A fraudster is fake and makes things up, they are a pretender, a liar).

Frauds/Scams are usually where people or companies try to obtain money or something else of value from a person wrongfully. Fraudsters often pretend to be someone they are not; for example, a doctor, lawyer, investor or someone from a company that does not really exist. Other such scams are lottery scams, e-mail scams or requests for help from you, especially e-mail fraud. Others include mock auctions or a cold call on the phone for example wishing to talk to someone regarding an inheritance from some distant family member who has died. (If you don't not know the person they are talking about then it is usually not true).

#### Door- to -Door scams: Tips for keeping safe:



- Check the person's identity badge, if worried, **contact** the company they say they are from.
- Don't let strangers into your home. Often fraudsters work in pairs and one will try to distract you, (keep you busy talking to them) whilst the other person enters your home to steal from you.
- Never give out any personal details, Date of birth; bank details; NHS numbers; national insurance details, passwords, any personal information.
- Never pay in cash (with money).
- Be very aware of people wanting you to sign papers (Contracts) especially.
- Just say a big fat **"NO"** loudly to any person who you think is a fraudster.



Using the internet has lots of benefits, and people should enjoy using this service, but please keep in mind the following tips to keep you and your personal information safe. Remember almost everything you do on the internet can be seen by other people so be very careful what you write or say and think before you type.

- It's okay to say **"NO"**, if a stranger or someone you don't know or trust, sends you a request. You do not have to accept it. Keep your passwords private and do not share them with anyone else.
- Never give out any personal information, bank details; address, Date of Birth, phone numbers, family and friends phone numbers or address details.
- Don't click on links or attachments in e-mails from people you don't know. Never respond to messages that ask you for money or personal details.
- If you have been a victim of a scam contact Action Fraud on 0300 1232040 or visit their website at <https://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime>

**Over the page is a simple diagram of helpful ideas to keep you safe: -**



Be careful about email and charity scams



Never give out personal information



Go online with someone you trust



Don't open emails from people you don't know



**How to keep safe online**

**What you look at.**



Never tell people where you live

Strangers asking to talk about your family



Strangers asking you for money



Suspicious e-mails in your inbox



People who say they want your bank details



**Warning signs you are not safe online on the internet**

People asking you for your passwords



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