

# Scams Awareness Session

Oxfordshire Trading Standards – Banbury

17<sup>th</sup> october 2024

Step up to stamp out scams in your community



**OXFORDSHIRE  
COUNTY COUNCIL**

**NATIONAL  
TRADING  
STANDARDS**  
Scams Team

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# Agenda

- The NTS Scams Team
  - The Scams
  - The Criminals
  - The Victims
  - Language
  - Practical tips
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# What we do in the Scams Team



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# The Scams

# Key facts about scams

**Scams cost the UK economy £5-10 billion a year** and have devastating effects on those who are targeted.

Although anyone can be a victim of a scam, the average age of victims identified from victim lists seized by the National Trading Standards Scams Team is **76**.

Scam victims might not always admit (or be aware) that they are a victim of a scam. **Only 5% of victims report the crime** (Age UK, 2015).

Fraud now accounts for **more than 40% of all crimes**, but only **1-2% of police resources** are allocated to fraud.

# Types of scams

**Postal**

**Telephone**

**Doorstep**

**Online**

# Type 1: **Postal Scams**

**Inheritance**

**Advance fee**

**Health**

**Lottery**

**Catalogues**

**Clairvoyant/psychic**

# Example: Advance Fee Scam

**GUARANTEED ALLOCATION TO THE IDENTIFIED RECIPIENT** — **CONSIGNMENT DECLARED** — **NOTIFIED ALLOCATION FORM**  
RECIP:// [REDACTED]

NOTIFICATION OF WIN TO A RECIPIENT FORMALLY IDENTIFIED BY THE ALLOCATION DEPARTMENTS

**OFFICIAL ALLOCATION FOR HANDOVER OF A CHEQUE**

[REDACTED] further to our rules and to the draw carried out by our Special Commission, it has been formally established that a single NUMBER has been allocated to the GRAND RECIPIENT of the Cheque for 147,000.00 Pounds.

The Personal Number allocated to [REDACTED] It's confirmed! This UNIQUE NUMBER THAT IS ALREADY A RECIPIENT UNDENIABLY belongs to you.

Address for dispatch of a Signed Cheque ▼

Minimum time period for sending your Winnings (see procedures appended hereto)

**You can receive your Signed Cheque at your home within a few days!**

Amount of the 1<sup>st</sup> Prize Cheque coming to the Grand Recipient

**a Cheque for £147,000.00**

Confirmation of the Winnings already definitively acquired:  
As your Personal Number is referenced as a Recipient [REDACTED]

**this Signed Cheque is indeed for you.**

THIS OPERATION IS CARRIED OUT BY A SPECIAL COMMISSION, IN ACCORDANCE WITH THE DRAW AND SUBJECT TO THE REQUIRED CHANCE. YOUR SENDING THE NUMBER DESIGNATED AS THE GRAND RECIPIENT OF THE 1<sup>st</sup> PRIZE CHEQUE, WITHIN THE TIMESCALE, WOULD SUBSEQUENTLY ALLOW US TO MAKE THE OFFICIAL ANNOUNCEMENT.

R TO SEND  
SE ENSURE  
[REDACTED]  
YOUR

"Yes, [REDACTED] thanks to your Number [REDACTED] you really are a recipient of a Bank Cheque for 147,000.00 Pounds. Yes, all this money must be yours. Congratulations!"

**STATUS**

[REDACTED] please be assured by these documents that your status after verification. You have UNDENIABLY been declared the Cheque!

your Personal Number [REDACTED] which has actually been in, if applicable, claim the Bank Cheque for 147,000.00 Pounds simply follow the instructions.

**MONEY DISBURSEMENT DEPARTMENT**  
1 Cheque for 147,000.00 POUNDS  
CERTIFIED

Amount of the 1<sup>st</sup> Prize Cheque: £ **147,000.00 Pounds**

Personal Number: [REDACTED]

In words: **ONE HUNDRED AND FORTY-SEVEN THOUSAND POUNDS**

Identified address of this document: [REDACTED]

5011U



# Example: Clairvoyant Scam



**MICHELLE DEVON**  
**Astrologer**

Clairvoyant with many honours  
Head of the "Remote Help" Institute

*Your happiness is gaining ground and nothing can stop it! With your Key to Happiness with Three Gold Leaves and your Numerological Interpretation of the Future, you hold in your hands the most powerful means to succeed in life and turn your greatest hopes into reality. I am happy for your decision and I assure you I am alongside you in thought.*

You are now among the privileged few, people whose happiness is eternal. Today your life can **"start all over again"**!

Starting today, one thing is certain: your life will not be like it was before. You can believe me when I say that the moment when you lost all hope is now far behind you. Your entire being is now "inhabited" by this energy that knows no barriers, that faces every challenge and that always wins! You will finally see a miracle happen in your life. Fate has rung your doorbell to deliver its heavenly benefits. I had to mobilise all my determination, all my affection for you and all my forces to awaken and activate your inner force and will. Starting today, you are in full control of your future.

## Type 2: Telephone Scams

Tech support

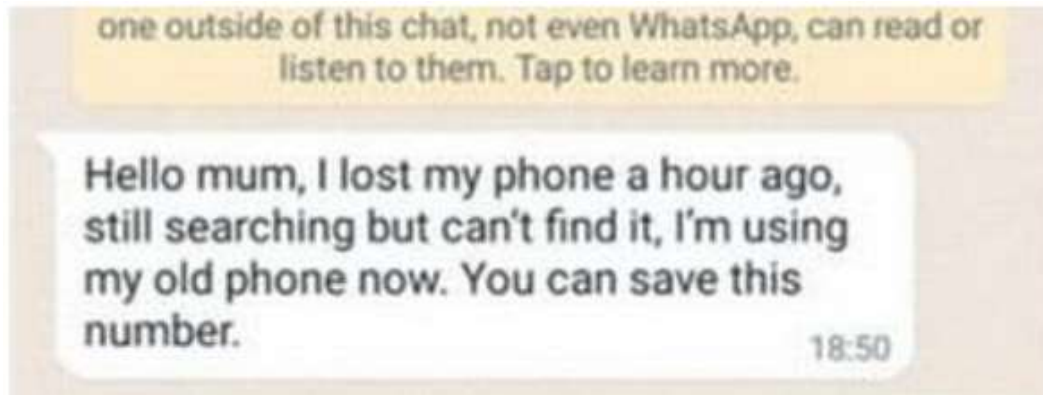
White goods cover

Pension scams

Impersonation

SMS scams

# Examples: SMS Scams



GOVUK: We can see that you are eligible for an reduction for your energy bill under the Energy Bills Support Scheme. Please visit the link to apply: [energybill-rebate-online.com](https://energybill-rebate-online.com)

HSBC ALERT: Request for NEW payee MR E BARNES has been made on your account. If this was NOT done by you, visit: [hs-internet-cancel-payees.com/login](https://hs-internet-cancel-payees.com/login)

Your parcel is awaiting for dispatch. Please confirm the 2.99 (GBP) shipping fee via: [hermes-route.com](https://hermes-route.com) in order for dispatch.

## Type 3: Doorstep Scams

Rogue traders

Distraction burglary

Fake products or  
services

# Example: Rogue Trader



## Type 4: Online Scams

Romance scams


Subscription scams

Fake products

Social media

Scam emails/phishing

# Examples: Phishing Scams



Refund Notification

Due to a sytem error you were double charged for your last order, A refund process was initiated but could not be completed due to errors in your billing information

**REF CODE:2550CGE**

You are required to provide us a valid billing address

[Click Here to Update Your Address](#)

After your information has been validated you should get your refund within 3 business days


We hope to see you again soon.  
[Amazon.com](#)  
Email ID: [REDACTED]

From NETFLIX

Subject Invoice Failed - Account Blocked

27/3/19, 3:53 pm

To [REDACTED]



Dears Customer,

We're having some trouble with your current billing information. We'll try again, but in the meantime you may want to update your MASTERCARD in your payment details.

[UPDATE ACCOUNT NOW](#)


We're here to help if you need it. Visit the [Help Center](#) for more info or [contact us](#).

Your friends at Netflix

From Paypal

Subject Your account access has been limited

14/11/19, 5:51 am



Hello Dear Customer,

recently we have limited your account access due suspected and illegal uses.

Please Check your account as soon as you can by Clicking the button below

[Check it now](#)



Test and Trace

**This is a public health message from NHS**

As part of the government's coordinated response to Coronavirus, NHS is performing selections for coronavirus vaccination on the basis of family genetics and medical history. .

**You have been selected to receive a coronavirus vaccination.**

Use this service to confirm/reject coronavirus (COVID-19) vaccination:

[>> NHS - Accept invitation](#)

[>> NHS - Decline invitation](#)

**SCAM**

NOTE: The coronavirus (COVID-19) vaccine is safe and effective. It gives you the best protection against coronavirus.

Who can use this service

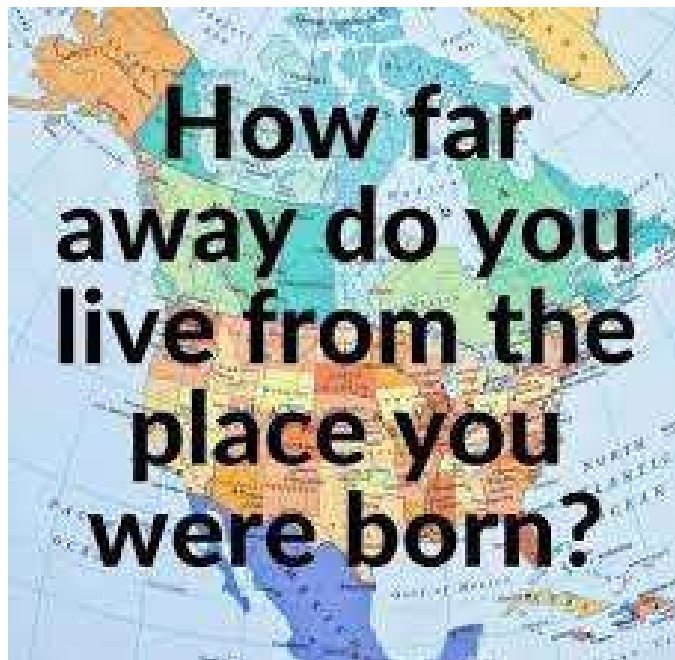
You can only use this service if you have received an email/SMS regarding this invitation. You can not use this service for anyone other than yourself.

You are also free to reject this invitation, your appointment will be issued to the next person in line in that case.

NHS National Health Service GOV.UK



# Examples: Social Media Scams





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# The Criminals

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## Identifying a victim

```
graph TD; A[Identifying a victim] --> B[Victim Lists/Data Sharing]; A --> C[Social Media]; A --> D[Random]; A --> E[Targeted];
```

**Victim Lists/Data  
Sharing**

**Social Media**

**Random**

**Targeted**

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**Engaging with a victim**

```
graph TD; A[Engaging with a victim] --> B[Legitimacy]; A --> C[Personalisation]; A --> D[Secrecy]; A --> E[Language and grammar];
```

**Legitimacy**

**Personalisation**

**Secrecy**

**Language and  
grammar**

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# Tactics used by criminals

Criminals are experts at using befriending and grooming techniques to lure their victims.

They start like this

Appearing  
legitimate

Helpful

Friendly

Charming

and quickly move to this

Persuasive

Persistent

Threatening

Aggressive

Intimidating



Dear Sir or madam.

Only just read your letter today - I have been ill. live alone and unable to go out. and not able to answer your letter - 'SO SORRY' - so, if I am not too late, Please can we start again? will you write me again? and I'll send you the £30

Thank You.

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# The Victims

# Criminals prey on vulnerability

**Situational**

**Work**

**Relationships**

**Health**

**Loneliness**

**Marketplace**

**Switching  
providers**

**New products**

**New services**

**One off  
purchases**

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# Why do people respond to scams?

**Incentives**

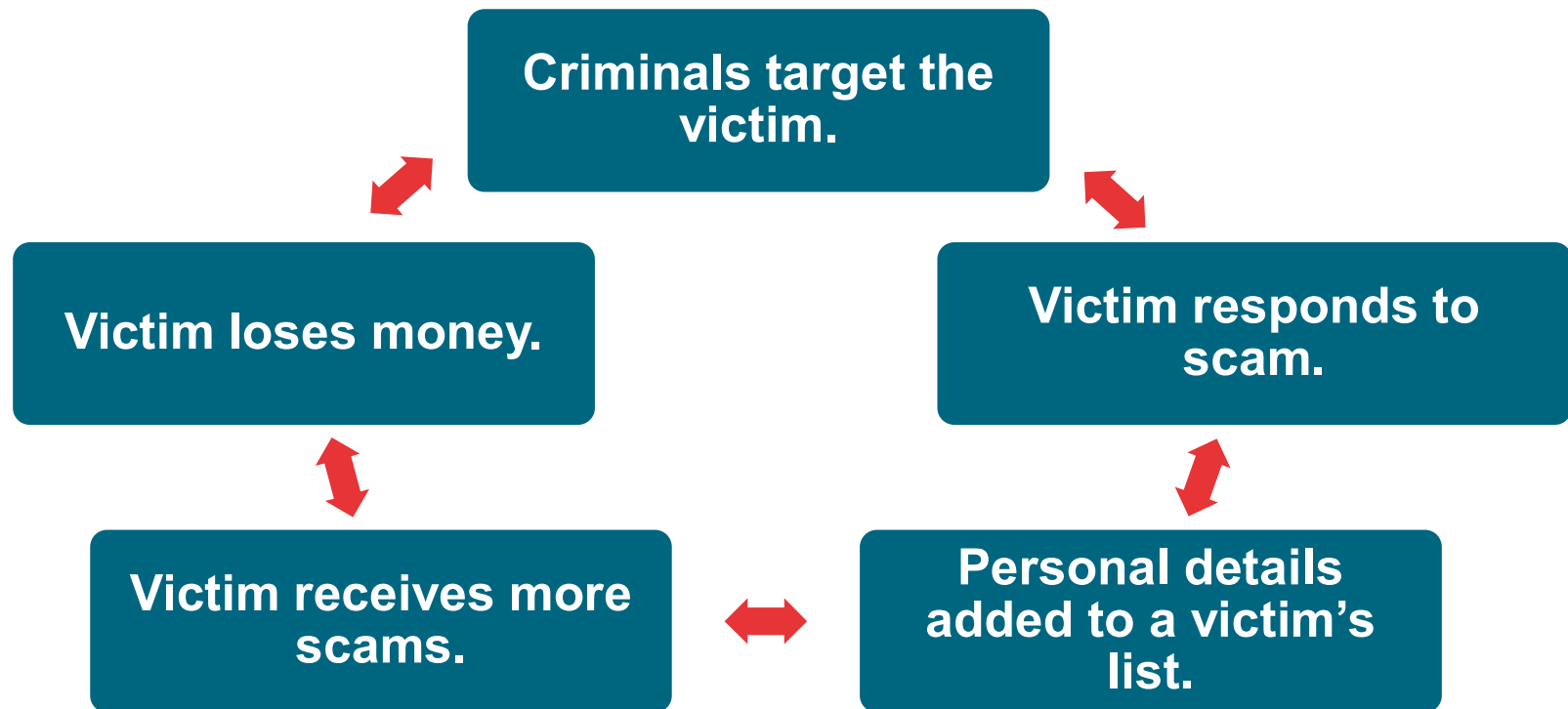
**Trust**

**Urgency**





# Cycle of Victimisation



# Consequences of being a victim

**Increased Debts**

**Poor mental,  
physical or  
emotional health**

**More likely to end  
up in care**

**Damaged  
relationships**

**Repeat  
victimisation**

**Attempt to, or  
take own life**

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# Language

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**We can silence people with our words,  
blaming, shaming and judgements.**

**We must change how we talk to scam  
victims.**



# Language we shouldn't use with or about victims of fraud and scams

"Fooled  
into  
thinking"

"Too good  
to be true"

"Scammer"

"Swindled"

"Fell for it"

# Language we should use with or about victims of fraud and scams

“Criminals”

“Become a victim of”

“Grooming”

“Manipulation”

“Power and control”

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## Practical tips



# Reporting and Advice

For advice on scams, contact  
**Citizens Advice Consumer Service**  
**0808 223 1133**

To report a scam, contact  
**Action Fraud**  
**0300 123 2040**

If you have lost money, **contact your bank.**





## Practical tips: **Postal Scams**

- **Mail Redirection Service** - Royal Mail
- **Mail Preference Service** - <https://www.mpsonline.org.uk/>
- **Destroy/remove post**
- **Become a Scam Marshal** - <https://www.friendsagainstscams.org.uk/scammarshals>

# Practical tips: **Telephone Scams**

- **Telephone Preference Service -**  
<https://www.tpsonline.org.uk/>
- **Call blockers**
- **Phone stickers** – reminders for the resident
- Forward scams texts to **7726**

## Practical tips: Doorstep Scams

- **Password system** with utility companies
- **Home security** – cameras (or dummy cameras), checking through the porch
- **Trusted contact** – a neighbour or family member
- **Doorstep stickers** – [www.friendsagainstscams.org.uk/NCC](http://www.friendsagainstscams.org.uk/NCC)
- **Trusted Trader** schemes

## Practical tips: **Online Scams**

- Forward **emails** to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)
- **Passwords**
- **Personal information** stays personal
- **Check a website** - [www.getsafeonline.org/checkawebsite/](http://www.getsafeonline.org/checkawebsite/)

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**Thank you for listening!**

**Any questions?**

**[friendsagainstscams@surreycc.gov.uk](mailto:friendsagainstscams@surreycc.gov.uk)**

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