

Safeguarding adults with dementia against scams, a preventative approach

20th March 2014

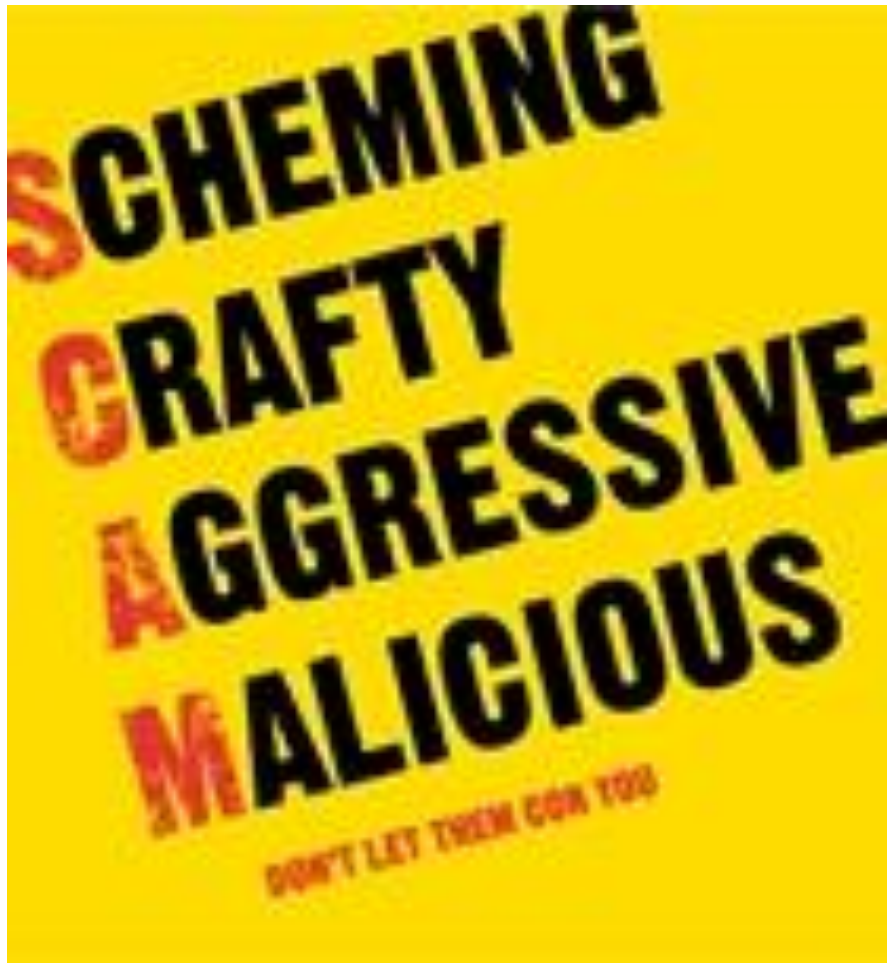
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Financial abuse in Wales



- 21% of adult safeguarding referrals in Wales are about financial abuse
- Issues include; wills, theft, property, misuse of power of attorney, befriending, taking benefits
- Almost 70% of advocacy services for older people in Wales said financial abuse is the most common form of abuse they deal with
- Complex situation to deal with when family are involved and the person has capacity

Scams



- A scam is a scheme that is designed to con people out of their cash



WE NEED YOUR HELP TO SPOT AND STOP FRAUDSTERS

Fraudsters target you in many ways:

- › Cold-calling, scam mail and texts
- › Through pushy sales techniques
- › Demanding money up-front

You can help stop them by:

- Saying no to offers if unsure
- Never sending money to claim a prize
- Protecting your personal information

Report all fraud and get advice from Action Fraud on:

0300 123 2040
www.actionfraud.police.uk



Scams and UK Consumers



- 380,000 people each year fall victim to prize draw scams
- Office of Fair Trading research estimates that UK consumers lose about £3.5 billion to scams each year
- BUT Less than 5% of people report scams to the authorities



Recent examples of scams

- Keep your eyes peeled for two persons operating in the Pontllanfraith area. They may be travelling across the Borough. Two males have charged an elderly male who has dementia, £400 to jet wash his drive and pathway. This happened in Chestnut Close, Pontllanfraith yesterday.
- An elderly Bridgend resident received a cold call from a person claiming to be from a well-known telephone company. The caller offered to reduce the number of cold calls she was receiving, in return for payment. This resulted in the consumer providing her sort code and account number as well as a debit card number.
- Luckily, the transaction was cancelled immediately, with the consumer's bank having been made aware of the situation.

Examples cont.

- Fraudsters posing as police officers are calling people and claiming that money has been, or is about to be, stolen from their account and that a suspect has been arrested. They may ask the victim to tell them their PIN or key it into the phone's handset. The criminal then poses as a courier and comes to collect the person's bank card. Once they have the PIN and card, they clear out the victim's account.
- In some circumstances, victims are persuaded to go to their bank, withdraw their savings and hand them over to the courier. A variation of the scam involves the fraudster claiming to be from the victim's bank – again with the aim of collecting their card or their money.



Impact

- ‘Suckers lists’ – responding to one scam can lead to chronic victimisation especially amongst vulnerable consumers
- Older people are more likely to be targeted by a scam and older people are likely to lose larger amounts of money

Common Traits

They are unsolicited

- They promise something for nothing
- They want money upfront
- They seem too good to be true – and they are!
- They are perpetrated by criminals who have no regard for the welfare of the victims



Dear Mrs Smith

CONGRATULATIONS!
You have won a **TOP PRIZE!!**

We'll done Mrs Smith. You were entered into our fantastic **£100,000** competition and I'm delighted to inform you that you were one of a small number of very lucky people drawn as a **GUARANTEED WINNER** of a top prize.

WORTH AT LEAST £2,000!!!!!!

Your special prize code **"CASH WIN"** matches one of the following major prizes:

- ★ **£100,000 CASH**
- ★ **£20,000 CASH**
- ★ **£10,000 CASH**
- ★ **£2,000 CASH***
- ★ **New kitchen**
- ★ **Flat screen TV**

To find out what fabulous high value prize you can claim immediately call our 24 hour winner's hotline on **090 53120**

... Unfortunately we can only hold your prize for 3 days so call us urgently... **DON'T MISS OUT.**

Closing date 31 December 2009 * Prize consists of a book of hundreds of discount vouchers offering savings worth £2,000. Vouchers must be redeemed within 21 days of receipt. £15.99 delivery charge applies for receipt of vouchers.

Types of scams

- Prize draw wins
- Fake foreign lotteries
- Bogus psychic predictions
- Telephone scams
- Miracle health cures
- Investment scams
- Doorstep crime
- Internet scams
 - Fake bank security emails
 - Phishing for identity
 - Foreign money offers
 - Online dating

Effects on the Victim

- They often feel a loss of confidence, self worth, anxiety, depression
- Feelings of guilt for falling for a scam
- Fear that someone knows where they live
- Mental and physical health can deteriorate
- Debt
- Become estranged from family and friends
- Becoming addicted to the scam mail
- Irrational belief that they will win something soon
- Older people on average lost twice as much as other age groups with many becoming 'chronic' scam victims

Scams Awareness Project



- 2 year pilot project
- 2 Project Officers
- Trained volunteers
- Awareness raising & prevention
- 6 areas across Wales
 - North Wales: Conwy, Denbighshire, Gwynedd
 - South Wales: Merthyr Tydfil, Rhondda Cynnon Taf, Monmouthshire

Project Outcomes

- Older people have increased awareness and understanding of scams and how to avoid them
- Carers and family have a greater understanding and knowledge of the signs of scams
- Carers and family know where to report scams and where to turn to for support
- Volunteers will have increased knowledge of scams and dementia

The story so far

- 16 Volunteers
- Beneficiaries
 - 600+ older people
 - 150+ people with dementia
 - 200+ carers
- Interactive awareness sessions
 - 16 sessions delivered every month
- 300+ stakeholders engaged with the project
- Advisory group established
- Media and promotional work ongoing
- Independent external evaluation by Arad Research
- Additional funding by Welsh Government
- Resources developed to reinforce messages

Comments & Feedback



- 'My Mother attended one of your scam sessions. They are cracking good as you have managed to achieve in half an hour what we have failed to do and she is now being far more careful with mail and putting the phone down to cold callers – thank you'
- 'When you did that acting about the phone calls I realised how easy it is to fall for these things. I am going to read the information and be very careful.'
- 'Very interesting and you made it fun. Shows what happens if you are unaware. We will be more careful now.'

Comments & Feedback



- 'If only I could get my dad to one of these sessions, he won't listen to me but he would probably take more notice of this.'
- 'What a great session, it involved the residents, held their attention and gave them some really useful support - hope you can come back again. What makes it so special is the things you give out to help keep reminding them- excellent.'

Stop! Think twice



Stopiwch! Meddylwch yn ofalus

Seek advice



Gofynnwch am gyngor

Say NO to scams



Dywedwch NA wrth sgamiau

Stop! Think twice

Seek advice

Say NO to scams

Protect yourself and your money



- Unsure if your mail is genuine? Put it to one side and ask someone you trust to help you go through it.
- If you're getting a lot of unwanted mail, ask someone you trust to help you.



- Remember if you haven't entered a competition you haven't won a prize.
- If you receive a letter from a stranger please don't send any money. Check with someone you trust.



- Don't be frightened by letters from psychics. They don't know you, your family, or your home.
- Think twice before sending money to those you don't know and seek advice.

It's your money - keep it safe



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Stopiwch! Meddyliwch yn ofalus

Gofynnwch am gyngor

Dywedwch NA wrth sgamiau

Diogelwch eich hun a'ch arian



- Ddim yn siŵr os ydi llythyr yn un dilys? Rhowch y llythyr i'r naill ochr a gofynnwch i rywun rydych chi'n ymddiried ynddynt edrych arno gyda chi.
- Os ydych chi'n cael llawer o lythyrau sothach gofynnwch i rywun rydych chi'n ymddiried ynddynt eich helpu chi.



- Cofiwch - os nad ydych chi wedi cystadlu mewn cystadleuaeth fyddwch chi ddim wedi ennill gwobr.
- Os ydych chi'n derbyn llythyr oddi wrth rywun diethr peidwch ag anfon unrhyw arian. Holwch rywun rydych chi'n ymddiried ynddynt.



- Peidwch â gadael i lythyrau gan rat sy'n honni eu bod yn seicig godi ofn arnoch chi. Dydyn nhw ddim yn eich adnabod chi, eich teulu na'ch cartref.
- Meddyliwch ddwywalth cyn anfon arian at rywun nad ydych chi'n ei adnabod a gofynnwch am gyngor.

Eich arian chi ydi o - cadwch o'n ddiogel



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Who rang and why?



Family / friend



Bank



Sales: gas / electric etc



Other






Day

Date

Time

When on the phone, don't give out your...


- ✗ Bank account details 
- ✗ Date of birth, address etc 
- ✗ PIN number 

029 2043 1555

www.agecymru.org.uk/scams

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Llywodraeth Cymru
Welsh Government





***A scam is a way of conning people out of money.
Don't let it be your money!***

Mail scams - what to be aware of



- If you haven't entered a competition you won't have won a prize.
- Don't call premium rate numbers - It will cost a lot and you'll receive nothing.
- Think twice and ask someone you trust about letters from those you don't know.



- Nothing bad will happen if you don't respond to psychics.
- Don't be frightened by letters from psychics - they don't know you, your family, or your home.
- Psychics have no powers so don't send them your money.

Think twice and ask someone you trust about letters from those you don't know.

What to do if you think you've been scammed

Police (non emergency) 📞	101
Trading Standards via Citizens Advice Bureau	08454 04 05 06
Action Fraud	0300 123 2040
Mail Preference Service	0845 703 4599
Telephone Preference Service	0845 070 0707
Age Cymru advice line	08000 223 444

- Talk to someone you trust and tell them what's happened
- Report It
- Don't send any more money to strangers
- It's your money - keep it safe

029 2043 1555 www.agecymru.org.uk/scams

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Complimentary work

- Wales Against Scams Partnership (WASP)
- Scams Awareness Month – May 2014
- Action Fraud Campaign
- Church in Wales – Swansea and Brecon Diocese safeguarding conferences
- ‘Think Jessica’ campaign
- Age Cymru Scams and Swindles Campaign

Scams and Swindles Campaign



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