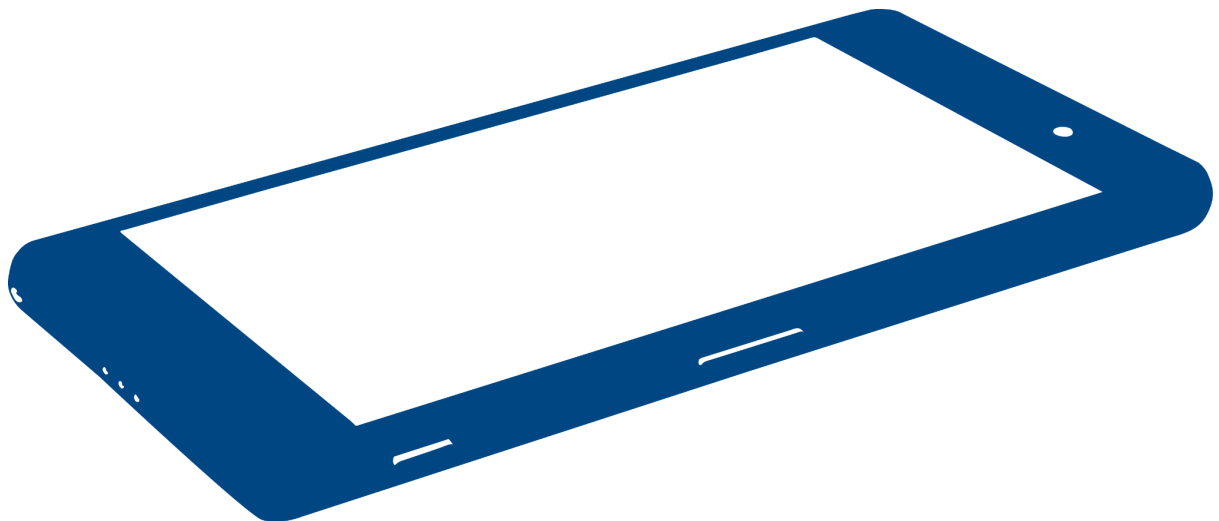


Phone Scams

Protecting consumers
from scam calls



**citizens
advice**

**This guide was originally produced by
Citizens Advice Bristol**

This session pack has been produced for the consumer education section by the financial capability and consumer education team.

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Tackling Scam calls guide

What's inside?

This guide is designed to be used by local offices throughout the Citizens Advice Network and the wider consumer landscape to help you to run effective consumer campaigns to raise awareness of scam calls. Citizens Advice Bristol originally developed this guide to offer information and resources to help run awareness-raising campaigns locally.

The guide is divided into three sections:

1. Background Information on scam calls

what they are, how they work and why it is important to campaign on this issue, with particular emphasis on helping isolated consumers.

2. Ideas

Starting points you can use to start planning your own phone scams awareness campaign.

3. Adaptable resources

Easy-to-use and adaptable resources for campaigns and educational work on scam calls. This includes template letters, advice columns, presentations and a readymade social media campaign.

Scam calls have become a reality in our day-to-day lives. At one time or another, we will have all had to deal with scam calls or nuisance calls on our mobiles and landlines. The scamming industry has become increasingly professionalised, targeting individuals who may be least able to recognise the calls as complex scams.

In response to the rise in fraudulent calls and internet crime, the national government, the police and charities such as Citizens Advice have sought to raise awareness of this growing industry and educate the public on what to look out for.

A wealth of materials already exists on scams. This guide tries not to replicate what's out there but to bring together some useful tools. Feedback from consumer groups, older people in the community and local police was

incorporated. The materials they found the most useful were those that conveyed messages in the most concise and user-friendly way. The guide has been developed from the initial research and can be used to educate and empower consumers against scam calls.

Scam calls are used by fraudsters to con someone out of their money or to obtain their personal information to commit fraud. The deception can range from pretending to be your bank to selling you fake goods or services that you will never receive.

Not every unwanted call is a scam. Many are from legitimate companies who have purchased your contact information to make marketing or research calls. These 'nuisance calls' can still be very annoying and distressing. For more information about nuisance calls and how to reduce the number of calls you receive, read the Citizens Advice information page on this subject

www.citizensadvice.org.uk/consumer/phone-internet-downloads-or-tv/stop-getting-nuisance-calls-and-texts/

Background - What is a scam call?

The psychology of scam calls

During the original campaign, Citizens Advice Bristol helped Dr Emma Williams, University of Bath, gather information on why consumers responded to scams. Dr Williams wanted to know what techniques were used by scammers and why they worked.

The research highlighted the four key methods used by fraudsters, detailed below. These methods give an indication of the psychological complexity involved in a scam. They work through impersonation, lies and deception. The research concluded that scammers will use various manipulative tools to focus on our vulnerabilities and needs, whether that be loneliness, isolation, uncertainties and fears versus the desire for money, a good deal, a new relationship etc.

Sense of urgency

- Use of deadlines
- Time pressure
- Can be negative or positive

Invoking emotions

- Excitement, desire, hope or curiosity
- Fear, panic or anxiety
- Anger

Generating legitimacy

- Mimic trusted entities
- Exploit authenticity cues
- Relates to current issues

Social influence processes

- Authority
- Liking and similarity
- Reciprocity

Who do scammers target?

Citizens Advice Bristol has always campaigned on scams awareness, from rogue traders to doorstep scams. Doing so has built strong links with the local Trading Standards and the Senior Citizens Liaison Team Avon & Somerset Police to educate the public on scams. Partner organisations encouraged focusing campaign work on those who are the most isolated in our communities. Social isolation was a key issue to tackle in the campaign against scams. Fraudsters deliberately and ruthlessly use social isolation and loneliness to their advantage and will therefore target older consumers on this basis.

Older consumers

In recent years, there's been an increase in more traditional scams, i.e. doorstep and phone scams. While we are all susceptible to scam calls, figures from National Trading Standards show that older people are being deliberately targeted than other demographics. The reasons for this are simple. Generally speaking, older people are more likely to:(1)

- Have disposable income and/or assets
- Suffer from some form of cognitive impairment (such as degenerative memory loss, dementia or Alzheimer's disease)
- Live alone
- Be digitally excluded or technologically unsure (2)

The human voice is a powerful tool in creating trust, especially so in older generations who prefer traditional methods of communication against the backdrop of the increasing digitisation of the consumer market. Scam calls are particularly effective because fraudsters have become so professional it's hard to tell them apart from genuine callers.

The impact of scams

As society lives longer, the number of people living alone has increased. Citizens Advice Bristol heard from relatives who were concerned about family members becoming increasingly isolated from their communities due to limited mobility, mental health conditions, loss of long-term partners, or simply living in an area with poor transportation links. Care providers said they often struggled to engage with older clients who'd taken to simply ignoring all phone calls because most came from nuisance or scam callers.

Trading Standards and the Police stated that scammers repeatedly target the same individuals over a number of years. The National Scams team obtained details through raids on known criminals and found details on so-called 'suckers' lists'.

Many people lose thousands of pounds and live in freezing homes and struggle to manage due to these scams. Serious cases included victims who became so confused they were fearful of anyone who contacted them or rejected any help from relatives and local services.

Social isolation is a key issue to tackle in any campaign against scams. Fraudsters deliberately and ruthlessly use social isolation and loneliness to their advantage, targeting older consumers on this basis. In the original research, Citizens Advice Bristol decided to take a two-pronged approach:

1. contact existing groups that brought together isolated and older residents (e.g. Age UK & LinkAge)
2. Work with or train, those who regularly come into contact with target audiences, such as carers, social workers and other local charities.

Not all unwanted calls are scams

Legitimate companies make many unwanted calls and, although they may be very annoying, are not fraudulent. All of us will at some time have received these types of calls, for example, from car insurance call centres or other sales calls. These calls (also known as nuisance calls) can be especially harmful to people that may be overwhelmed by the constant ringing and stop answering the phone or have mobility issues rushing to answer the phone.

These calls can lead to further isolation by preventing important calls from getting through. Indeed, for already isolated people, the telephone can be their only means of contact with support services and the outside world.

It is not always easy to distinguish between nuisance calls and scam calls as they sound the same to the person receiving them. By discussing the difference between unwanted calls and scams with people, you can empower consumers to take back control of their phones.

OFCOM resources

OFCOM provides further information that explains how easy it is for third party companies (and scammers) to get hold of consumers' contact information and personal details. OFCOM also provides information for reporting calls and texts and an easy to read guide on how to get fewer nuisance calls.

www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/problems/tackling-nuisance-calls-and-messages

Nuisance calls v scam calls

	Nuisance callers	Scam callers
Who are they?	Legitimate companies	Criminals
Examples of calls	Sales companies Claim companies offering to act on your behalf	Scammer pretends to be from Microsoft or an internet provider warning that your computer has a virus.
How have they got my contact details?	You have provided them yourself or they've been passed on by another company.	They may have bought your data, obtained it through criminal activity, or from other scammers
Are they allowed to contact me?	Yes, if they have obtained permission directly or indirectly (e.g. by ticking or unticking a 'consent to share information' box)	No, they have not obtained your permission to contact you (although they may say they have your consent.)
What do they want?	They are trying to sell you a service, advice or product or carrying out market research	Trying to steal your money, bank or credit card details or your identity.
How do I stop them?	Registering free with the Telephone Preference Service (TPS) will help reduce these calls (but it won't stop market research callers.)	Registering with TPS will not reduce scam calls as criminals ignore the law. Refusing to speak to the caller, hanging up and not giving out personal and financial information will ensure you are less likely to be scammed.

How to reduce nuisance calls

There are several ways to tackle and reduce unwanted calls; we found that empowering people in our presentations with information on the types of calls they might receive helped them to deal with unwanted callers.

Much more information is available to consumers through the Citizens Advice Consumer Helpline or our national website. (3)

Register with the Telephone Preference Service (TPS)

Explain what the TPS covers and why certain callers continued to 'get through' despite previous registration so people know what to expect from the service.

Check your consent box

Inform people about how their information is captured by legitimate companies and then shared or sold to affiliated/third parties simply because a consent tick box had been missed. Pre-ticked boxes are not allowed and therefore do not provide consent. More information about this can be found on the Information Commissioner's Office website

<https://ico.org.uk/for-organisations/guide-to-data-protection/guide-to-the-general-data-protection-regulation-gdpr/lawful-basis-for-processing/consent/>

Take control of the conversation

Talk to your audience about how best to manage conversations with unwanted and scam callers:

- Keep your personal information private, don't tell them anything no matter how minor it might seem to you. Do not engage in conversation.
- It's okay to hang up - do not be drawn into conversation.
- If you're not sure about a caller, do not engage at the time. If it's someone you think you need to speak to, say you'll ring them back. Check their official phone number and possibly get advice from Citizens Advice consumer service before you consider engaging with a cold calling company.

Ideas for communicating with your local community

Below are some suggestions for tackling scams in your area based on Citizens Advice Bristol's experience of raising the profile of phone scams.

Keep key messages simple

- If you are not sure, hang up the phone.
- Check with someone you trust before agreeing to anything.
- Never give out your personal information.
- Anyone can be scammed. Any time. Any place.

Simple, clear and accessible messages are more effective than providing detailed advice when running an awareness campaign. Where people need more information, signpost them to the right website, organisation etc.

Highlight the issue across multiple media platforms

Social media can help highlight the issue and reach out to the public. It's also an easy way to get your message out where resources are limited. Citizens Advice Bristol sought to remove the stigma around being scammed and encourage people to open up and talk about how they'd fallen victim to a scam. Use Twitter and Facebook to highlight your events and put out key messages to drive traffic to your website. Make sure you set enough time aside to respond to increased enquiries from the public as a result of your campaign.

Print media

Write advice columns and articles for local newspapers, magazines and newsletters that may be popular with your target audience. Use local case studies and photographs to bring the human element to your campaign. Make

sure you have the permission of all those involved before approaching your local newspapers.

Local TV and radio

Local radio and TV provide excellent opportunities to widen your campaign - both local BBC news and radio are widely listened to, so try to access the ones you know are listened to by your target audience. Regular radio slots and live Q&A phone-ins from listeners are a great way to continue to push the message following on from your scams campaign work.

Tip: Using a local case study is often key to having your story picked up by the media. If you don't have a client who's prepared to share their story contact Trading Standards or another local partner who may have one that is suitable and has the person's permission to use.

Work with local groups that focus on reducing isolation and loneliness

Work with groups that focus on reducing isolation in communities. Charities such as Age UK, Silverline, and other appropriate community groups often hold meetings, coffee mornings etc. that you may be able to attend to raise awareness of scam phone calls and other scams.

This can be a very effective way in which we could reach target groups'. If resources allow, use a mixture of PowerPoint presentations, stalls with information leaflets and audience participation to ensure our educational training sessions are effective. Using a presentation helps structure talks. However, the most successful and engaging workshops Citizens Advice Bristol found involved opening the conversation out to the audience or using an interactive exercise to 'start the conversation' on scam calls. The goal of the exercises was to break down the shame and embarrassment of being a target or victim of a scam. More importantly, it also helped to highlight how common scams are within society and provided a fantastic way for groups to share their own experiences of scam calls.

An example outline of how to use an interactive exercise in a workshop:
Interactive exercise example (5 -10 minutes):

- Ask your audience to write down or share a recent unwanted call they have received with the group
- Write these down on a visible chart or whiteboard
- You will quickly hear the variety of scam calls that exist – even amongst smaller groups

As soon as one common scam call is mentioned (such as attempted bank fraud call, or computer hacking call), audiences tend to talk more openly about instances of when relatives (or even they themselves) had been scammed. The group may share their own tips on what to do or how to spot the scam for anyone who has not yet come across it.

Tip: Citizens Advice is well positioned to signpost any affected people to the right place for advice, whether this is:

1. Citizens Advice Consumer service
2. your local office
3. Action Fraud
4. Telephone Preference Service

Engaging with advice agencies and volunteers

Speak to groups who have direct contact with vulnerable people

Carers and other agencies often visit people at home and therefore are able to spot key signs of a potential scam or at least targeted attempts by fraudsters.

Such signs include:

- Letters piling up in the home; usually from abroad, or appear to be junk mail
- Have a lot of cheap items such as bulk health products or fake jewellery
- Appear anxious when the phone rings, or receive several phone calls in the time you are there
- Become secretive when discussing finances or have unexplained expenses to 'friends.'

Many local advice groups as well as Citizens Advice volunteers are well positioned to remind clients of the prevalence of scams, both in their own homes and in the homes of relatives and friends.

To reach people, we:

- Shared our literature with advice agencies that could be distributed amongst their clients to help develop a conversation around scam calls.
- We also wrote articles in their newsletters and trained staff on spotting the signs of scams.
- Finally, we highlight local service and advice drop-in centres, information pages on our public site and the Citizens Advice Consumer Service for advisers seeking further advice and support for their clients.

Training home carers and care providers

By the very nature of their job, carers and professional care providers come into contact with some of the most isolated community members. For some people, a home carer may be the only person who regularly visits or speaks to them, which places carers in a unique position when tackling scams.

Contact various local home care providers and offer training and materials on scams. Stress that this was being offered for free and that we were flexible to the service provider's needs. For example, deliver a 20-minute presentation followed by a Q&A, a talk lasting a few minutes, or simply provide them with materials or write a paragraph to include in their newsletter. It is important to take into account the time constraints of the carer when designing materials and to identify key messages. There is a great deal of detailed information available to raise awareness of scams, but in order to be effective in this context, identify and focus on key actions carers can take in the limited time they have available.

Tip: Offer to hold a talk or workshop at their offices.

Workshops and 'talks' should focus on teaching carers how to spot the signs that may indicate a person is being scammed, ways in which they could start a gentle conversation on scams and how to direct the person to whom they were providing care to relevant advice and support agencies. An additional point here can be awareness raising and understanding of how the agency or carer themselves contact the client. Agreeing on an arranged and regular time to call can be good practice as clients can feel more confident that it is someone they know calling.

Tip: Write an article for the care agency's newsletter.

In order to reach a wider group and create a conversation on scams among homecare staff and service providers, Citizens Advice Bristol wrote an article published in UK Homecarer Magazine. It was designed to inform homecare staff and service providers that scams are an issue directly affecting their service users, educating them on how to spot scams and the actions they may want to take, including incorporating this knowledge into training and care plans as standard.

Training bank staff

Many people have said that they immediately know a phone call is a scam after being asked to log in to their online account – as they don't have an online account. However, fraudsters are quick to adapt to this and sometimes manipulate their intended 'target' to go to their bank to withdraw money.

Bank branches are sometimes the last or only opportunity to stop a scam affecting some of our more vulnerable and socially isolated consumers. They are also an excellent means to share crucial messages, including “your bank will never ask for your private details,” as they know all too well what information is needed in case there has been a genuine fraud.

Different banks have been involved with several campaigns and may run their own, but it is worth speaking to them to establish how you can work together locally. The aims are to raise awareness of local scams and to help staff feel more confident when speaking to their customers about scams without prying into personal lives.

Resources

This will depend on what capacity and budget your office has or if you are able to get sponsorship, to be able to create materials and deliver training. However, there are many organisations that will have resources available and that you may be able to localise. If you are able to create your own resources, think about how you can contact target groups and organisations and what you want to deliver.

Template contact letters/emails

Being able to offer free training, interactive workshops, and materials on scam calls can help local partner organisations engage in the subject. In order to make this offer explain clearly by way of a letter or email who your organisation is, what you are offering and why. Always ensure you direct the correspondence to a named individual and adapt the letter depending on who is it for:

- Letter for care providers
- Letter for local groups and organisations
- Media contact letter

Presentations

Before creating your presentation, discuss with the group what they need in terms of content and duration. Then identify what resources and facilities they have available. For example, if you create a powerpoint or slide presentation, you need to know how you can present it to the group:

- What content are they interested in?
- Does the room allow for breakout spaces for group discussion?
- Do they have the technology to do this?
- Can your laptop access their wifi?
- Do they have a screen or surface to project onto?
- Will they want printouts of the presentation?

Once you have established these factors, you can then build a suitable presentation for the group you are presenting to.

If you need some ideas for presentations, it may be worth speaking to your organisation or partner organisations to see if they have anything suitable you use/ borrow.

Postcards, leaflets and stickers

Design stickers aimed at reminding consumers of key messages and directing them towards accessing further help. Think about who the message is for and create content accordingly - your message for care staff may differ from the content you want to give to consumers/ clients. Contact other organisations similar to your own to find out if they have a template you can use and rough costs incurred.

Other organisations to support your scams awareness work

- **Information Commissioner's Office** - Spam texts and nuisance calls? Report them to the @ICOnews – it only takes a few minutes!
<https://ico.org.uk/concerns/marketing/>
- **Telephone Preference Service** - Tired of receiving nuisance calls? Register with the TPS <http://www.tpsonline.org.uk>
- **Citizens Advice** - Think you know how to spot a scam? Check out our guide www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/
- **Friends Against Scams** (online training) www.friendsagainstscams.org.uk
- **Financial Fraud Action UK** www.financialfraudaction.org.uk
- **National Trading Standards** www.nationaltradingstandards.uk
- **Take 5 to stop fraud** - www.takefive-stopfraud.org.uk/toolkit/

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Citizens Advice helps people find a way forward.

We provide free, confidential and independent advice to help people overcome their problems. We are a voice for our clients and consumers on the issues that matter to them.

We value diversity, champion equality, and challenge discrimination and harassment.

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