



Action for Family Carers

Supporting Carers Across Essex

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SCAMS - TAKE CARE

The Covid-19 vaccination is free. To protect yourself and your family members from fraud and criminals, remember the following points:

- The vaccine is only available on the NHS for free. Anyone offering a paid-for vaccine is committing a crime.
- The NHS will never ask you to press a button on your keypad or send a text to confirm you want the vaccine, and never ask for payment or for your bank details.
- If you receive a call you believe to be fraudulent, hang up. If you believe you have been the victim of fraud or identity theft you should report this directly to Action Fraud on 0300 123 2040.
- Where the victim is vulnerable, and particularly if you are worried that someone has or might come to your house, report it to the Police online or by calling 101.

Examples of other scams

Many legitimate businesses sell products door-to-door. Gas, electricity and water companies need to visit to read your meters and charities will often call seeking donations. But fraudsters may also knock on your door to part you from your money, or get into your home to steal from you.

Examples of door-to-door scams

Most door-to-door scams involve selling goods or services that are either not delivered or are very poor quality. You won't get value for money and you may get billed for work you didn't want or agree to.

Some scammers conduct surveys just to get your personal details or as a cover to sell you goods or services you don't want or need, such as roofing work or patio replacement.

Unscrupulous employees sometimes still act illegally even when selling a genuine product by a genuine business. If someone knocks at your front door claiming to be from a company, first check their ID. If you're not happy, don't let them in.

Never call the phone number on their ID card to check them out. Ask the salesperson to wait outside, shut the door and find the company number on the internet. If they're genuine, they'll understand.

Courier fraud: conning people out of PINs and credit card details

In most cases of courier fraud, a fraudster phones their victim and claims to be from their bank, the police or other law enforcement authority. They then con the victim into revealing their PIN and credit or debit card details. Sadly, the most common victims of courier fraud are the elderly.

Examples of courier fraud

A scammer calls you, claiming to be from your bank or a police officer. They tell you either that:

- a fraudulent payment has been spotted on your card that needs sorting out
- someone has been arrested using your details and cards

You may be asked to call your bank using the phone number on the back of your card. This convinces you that the call is genuine. But the scammer has kept the line open at their end, so when you make the call, you're unknowingly connected straight back to them or their friends.

They'll either ask you for your PIN or ask you to key it into your phone. No bank or other legitimate service will ever ask you for your PIN.

The scammer then sends a courier or taxi to pick up the card from your home. Even the driver may not know they're being used as part of the scam.

Once the scammer has both your card and PIN they can spend your money.

A different version of this scam is where you're contacted and told there's a corrupt member of staff at your bank, post office or bureau de change and the police need your help to identify them.

They ask you to withdraw a large sum of your money, which the police or bank will mark, then put back into the banking system. They say this will help them identify the corrupt person. Once you hand the cash over, the scammers simply take it.

Another example is when a fake police officer phones or approaches you and asks you to buy an expensive watch or other high-value item, to try to find out if counterfeit goods are being sold.

Once you've bought the item, the scammer tells you to hand it to a taxi driver for transfer to the police. The expensive item is, of course, taken instead to the scammer's partner.

The latest variation is where the scammer contacts you and says your bank account has been taken over and you need to transfer all the funds into a 'safe account'. Of course, the new account is operated by the scammers, who then steal the funds.

