

SCAM 6.

The Urgent PPI Claim . . .

How it works.

You get a call from a criminal who says that he or she is getting in touch on behalf of the Financial Conduct Authority (FCA) the regulatory body, because you are eligible to make a claim for mis-sold Payment Protection Insurance (PPI) but you must do so urgently.

The fraudster then says that an upfront fee needs to be paid before the claim can be processed. They either ask you to transfer money to a dodgy account or take your bank details and raid your own bank account.

In fact, the actual deadline for claims is 29th August 2019 and the FCA has recently run a TV awareness campaign to make sure those with genuine cases do not miss out.

Protect yourself.

Cold-calling about PPI claims is nothing new but pretending to be from the FCA certainly seems to be. The FCA would never contact individuals in this way.

Even legitimate PPI claim companies are worth avoiding as they tend to charge high fees that are often payable upfront.

If you think you have been mis-sold PPI, visit the Money Advice Service website at moneyadvice.service.org.uk for details of how to claim compensation.

SCAM 7.

The Stolen Card Con . . .

How it works.

You get a call from someone claiming to be a police officer. They say they have found a stolen bank card that appears to be yours and ask you to confirm your account details.

You are then told to call another number, supposedly your bank's anti-fraud team, in order to prevent any losses. You are asked for information on this second call so that eventually the fraudsters have all the details they need to raid your account.

Alternatively, the fake anti-fraud team will tell you that you should move your cash to a 'safe' account. This is actually controlled by the criminals.

Protect yourself.

The police would never call suspected crime victims to ask them to confirm their bank details. If your bank card has genuinely been stolen, contact your bank on their official number, one you can obtain from its website or a recent bank statement.

SCAM 8.

The Too-Good-To-Be-True Investment Opportunity . . .

How it works.

Criminals cold-call people whom they believe have large sums of money to invest – typically those approaching retirement or current pensioners. They are taking advantage of new Government rules that allow easier access to pension savings to persuade you to invest in assets, for example foreign property or fine wine, which they promise will increase dramatically in value.

These assets either do not exist or are hugely overpriced and you lose some

or all of your cash. Recent Government figures suggest that scammers have taken £43 million pounds of pension cash in this way in the past three years.

Protect yourself.

Ministers have said they plan to ban cold-calling relating to investments in the near future, but there is no timetable yet.

Even if the practice is outlawed some criminals would no doubt continue to target people. So you should never agree any sort of financial deal with a cold-caller.

As soon as you realise that someone is trying to persuade you to make an investment, just hang up. No genuine financial firm would market their services in this way.

SCAM 9.

Doorstop Caller Scam . . .

How it works.

Doorstop criminals call at your home unannounced, often claiming to be from a utility company such as telephone, gas, electric or water boards. Others may claim to be working in the area and have noticed a problem with your house that needs fixing.

They may offer to do work for you or say they need to check something in your home, then ask to come in and look around. In this way they may search your home for items to steal or may pressurise you to pay them cash for work you have not requested or agreed too.

Sometimes doorstop criminals pose as police officers; they may say they are

looking for a lost child or pet and need to look around your house.

These criminals are convincing and plausible and they target people in their own homes.

Protect yourself.

You can set up passwords with utility companies. Only genuine representatives of that company will know what it is. You can also keep them outside your home and call the company concerned and ask if they have sent a representative to your home. If not, do not let them in. Call 999 if they are on your property or dial 101 if it is after the event.

Genuine callers will be happy to arrange a future appointment. That way you can arrange for a friend or a family member to be present with you.

SCAM 10.

The Missed Call Con . . .

How it works.

Fraudsters call your mobile, but hang up as soon as it starts ringing. This then shows up on the phone as a missed call. Many people will call back just in case it is urgent.

In fact, the number used by the criminals incurs premium-rate charges that can be as high as £15 a call, according to the police.

These payments can be applied just for connecting the call, regardless of how long you stay on the line. In some cases you will also hear a long recorded message to keep you on the phone for as long as possible so that the charges mount up.

Protect yourself.

Never call a number back just because it called you. If a phone call is genuinely important, the caller should leave you a voicemail message.

SCAM 11.

Parcel Delivery Scam . . .

How it works.

A card is posted through the victim's door stating that a delivery service was unable to deliver a parcel and that they need to contact the service by phone. The card gives a premium rate number to call, which

usually starts with 090. This turns out to be a long recorded message and all the victim receives is a hefty phone bill.

Protect yourself.

Do not call premium rate numbers. Call your local post office or visit them to see if they have a parcel waiting for you, if yes you can collect it. If not, this maybe a scam.