

# Don't Be Taken In By These Scams

## SCAM 1.

### The Fake Tax Grab . . .

#### How it works.

One of the most pernicious recent cons involves criminals calling people to say that they are getting in touch on behalf of HM Revenue & Customs. The fraudsters claim you owe HMRC thousands of pounds in taxes and ask for your bank details.

One 85 year old woman was threatened with arrest if this supposed debt was not settled. The call was made even more frightening and convincing by the fact that conman knew the victim's address. Luckily, the woman in question decided to contact her accountant rather than handing over any information.

On other occasions, fraudsters may claim that you have been sent a number of reminder letters, which you have apparently ignored.

#### Protect yourself.

HMRC says that it will never contact a taxpayer by phone to obtain unpaid taxes. If someone contacts you claiming to be from an official body (or a bank), tell them you will call them back. Use the number on the official website or an official correspondence, such as a tax reminder.

Make a note of the call details and number if possible (dialling 1471 can sometimes give you the last caller's details if they have not withheld their number) and report any suspicious activities to the Police's Action Fraud Service, tel: 0300 123 2014, or e-mail: [www.actionfraud.police.uk](http://www.actionfraud.police.uk).

## SCAM 2.

### Catalogue and Brochure Scams . . .

#### How it works.

Scammers send out literature selling a variety of different products including food, pills, beauty products, jewellery, clothes and items for the home and garden.

They guarantee prizes to those who order but they never send the prize. Instead they send out more dazzling promises to get more orders.

These scams often involve the victim receiving phone calls to confirm the 'win' or being told to look out for 'important' letters arriving. These scams are known to be operating out of the Netherlands, Belgium, France and Switzerland as well as other countries.

#### Protect yourself.

If you wish to buy an item from a mail order catalogue (they are not all scams), check them out first to see if they are genuine.

Contacting Action Fraud may well warn you if this catalogue is involved with these scams.

## SCAM 3.

### Solar Panels . . .

#### How it works.

Kent Police have been advised of a scam where cold callers are attending addresses and advising occupants that the solar panel inverter needs replacing as it is a fire risk.

They try to get the occupants to pay £3,000 - £4,000 for a replacement, adding that their home insurance will be invalid if they do not.

They appear to have details of previous customers of My Planet, who are no longer trading and are using this angle to get your custom.

#### Protect yourself.

Never agree to any work when someone calls at your door uninvited. Check first with the company that installed your solar panels and if you are concerned, ask them to visit to check your inverter is still working well. Usually a 5-year guarantee is given by a company when they install solar panels, so it is worth checking if this is still valid.

Have a word with your own insurance company to see if your solar panels are covered under your house policy.

## SCAM 4.

### BT Scam . . .

#### How it works.

British Telecom is warning that fraudsters are once again sending out phishing e-mails to BT customers asking them to update their billing information.

There are also reports of fraudsters threatening to disconnect customers after calling them about alleged unpaid bills.

BT is reminding customers that they NEVER send e-mails to customers in which they ask for any sensitive information. Anyone who receives an e-mail that looks like it has been sent by BT asking for personal details such as a password and account details, is being advised that it is likely to be a phishing e-mail.

#### Protect yourself.

Bt advises that you call them and also tell Action Fraud of any incidents.

## SCAM 5.

### The Post Accident Text Message . . .

#### How it works.

British Police have uncovered a scam in which individuals receive a text message on their mobile phone which comes from an unknown number but appears to have been written by a close relative, a son or daughter.

The message says that the sender has been involved in an accident and is now in hospital and has borrowed a mobile phone to let you know. You are asked to respond to the message urgently, then you are asked if you can pay for credit for the sender's phone so that the 'accident victim' can make a voice call. However, the entire thing is of course a hoax and the criminal gets a free mobile top-up.

Criminals also use e-mails. They hack a friend's e-mail account and send a message to all their contacts saying "I am abroad and have been involved in an accident, have lost all my money and passport. Can you transfer money using Western Union Credit to help me?"

#### Protect yourself.

According to Action Fraud, anyone who had really been involved in an accident would never be forced to pay for a mobile phone credit simply to talk to a relative. In fact any text message you receive from an unknown number that claims to be from someone you know should ring alarm bells. Call your relatives on their actual phone number to check if their mobile is out of action.