

Practitioner checklist

How can you tell if a person is a scam victim?

What are the possible signs?

- The person receives lots of junk mail or spam mail, asking them either to send money, place an order, or to pay taxes, shipping or other administration fees in advance.
- Their home is full of large numbers of worthless 'gifts', 'prizes' or 'lucky charms'.
- They have unusual or unexplained payments or transfers made from their bank account.
- They have received or cashed counterfeit cheques.
- They receive money from people they don't know.
- They frequently send money via money or bank transfer for unexplained reasons.
- They take out loans, apply for credit cards or set up new bank accounts for unexplained reasons.
- They have become secretive about the new phone, internet or mail friends they have.
- They write out a large number of cheques for small amounts in response to prize draw or sweepstake mailings.
- They are suddenly having problems paying for bills or food, or are borrowing money.
- Their computer is becoming increasingly slow, is missing programs or is full of viruses.
- Hiding mail in drawers, cupboards, down the side of the settee.
- Buying stamps on a regular basis.
- Receiving many phone calls (from scammers).
- Pushing family away if challenged about their calls or mail.
- Living in clutter
- Denying there is any problem with scams
- Visiting the post office several times

It probably is a scam if one of the following applies:

The person contacting the client is a stranger, or the client is not familiar with the organisation.

- The offer comes out of the blue, the client did not request contact with this company.
- The caller may use a 'personal touch' to give the client the impression that the offer is exclusive to them they may sound pleasant, well-spoken and kind and they will use their name several times so that they become familiar to them.
- Or the caller, emails or mailings may have an aggressive tone, suggesting that the client will experience misfortune if they do not respond.
- They may use names or information from someone who appears to be in authority.
- May claim that the client - and only the client - have won the top prize.
- The client may be asked to disclose their bank account or other personal details.
- The client is asked to send money in advance to cover various fees before they can claim their prize.
- The client is asked to purchase something to win a prize.
- The client receives cheques from strangers, instructing them to do things with the money.
- The client is told to keep their prize or winnings confidential.
- The client is told that there is a very short time in which to respond and claim their prize. The client may be pressurised to make a decision immediately they may create an impression that if they don't act soon the opportunity will be lost forever.
- The client is told to send money out of the country, often by money transfer.
- The phone calls, emails or mailings hint that wonderful or terrible things have been seen in their future and ask for money to provide a full report.
- The mailings and caller may look or sound professional, or like it is being made by a trustworthy official organisation or well-known business with a good_ reputation.
- The caller or mailing may appeal to the clients desire to take a risk and ask for small amounts of money in comparison for a massive prize. For example £20 processing fee to receive £4 million.
- The caller or mailing may appeal to basic human desires, needs and fears there is a big prize or big benefits, e.g. something that is life changing such as miracle health, slimming cure, unbelievable business opportunity or an amazing prize in a competition that they do not remember entering.
- Remember banks, government organisations and other agencies will NEVER call or email to ask for this.
- The client has never heard of, or entered the lottery prize draw or sweepstake that the communication is referring to.

Things you can do that may help a scam victim.

Are Adult Services Aware? Is a Safeguarding meeting required?

- ❖ Request a Family conference
- ❖ Contact the consumer's local church/voluntary group, they may be able to help with visits to the victim.
- ❖ Are the Police Aware, do they need to be.
- ❖ Contact the Telephone Preference service www.tpsonline.org.uk
- ❖ Contact the Mailing Preference service www.mpsonline.org.uk
- ❖ Contact the telephone provider to see what services they can offer
- ❖ Consider a call blocker
- ❖ Contact victim support
- ❖ Do they need benefits advice?
- ❖ Do they need debt counselling?
- ❖ Refer to Citizens Advice
- ❖ Consider Royal Mail redirection
- ❖ Report to Action Fraud
- ❖ Help them to set up a new email address and make sure that their spam filters are activated to avoid emails from people they don't know.
- ❖ Change their phone number
- ❖ Call their telephone service provider.
- ❖ BT customers can call the BT nuisance call helpline on 0800 661 441.
- ❖ Change their bank account or credit cards,
- ❖ Get in touch with their bank or credit card provider.
- ❖ Replacing the scams with other activities