

# Protect Your Money



## **Some simple tips to share with your neighbours to help you to stay safe and secure**

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Although most fraud in Hertfordshire impacts upon younger people, there are certain types of fraud that are more commonly targeted at the over 65 age group. This fact sheet contains advice for people of this age group to help you to protect yourself against fraud.

## **Callers at your Door**

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**Callers at your door may not be who they say they are. You should never let unexpected callers into your home. Genuine callers won't mind returning at a time when you can arrange to have someone you trust with you.**

- Cold callers may offer to carry out repairs to your home or garden, but this work may be unnecessary or of a poor standard. You should not be asked to pay in advance for work to be carried out.

### **What to do:**

- It is a good idea to display a “no cold callers” sign in your window. You can obtain these from your local police and then politely turn away all cold callers.
- Don't deal with doorstep traders. For a Trading Standards Approved local trades person, visit [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk) or phone **0845 404 0506** or log into OWL for a list.
- Obtain a written quote before agreeing to have any work done.
- **Never let an unknown person into your home. Not sure? Don't Open the Door!**

## **Phone Calls**

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**Treat unexpected calls with scepticism: fraudsters often claim to be officials and can seem very genuine, but callers may not be who they claim to be.**

Fraudsters may claim to be police officers advising you of crimes against your bank account. Genuine police or bank staff would never ask you to withdraw or transfer cash from your account, nor would they ever ask for your four digit bank PIN number. Never tell anyone this number, it is for you to use in cash machines and shops only. If a caller asks you to type your bank PIN number into your telephone handset - do not do this, as fraudsters can use technology to identify the numbers.

Genuine computer firms will not call unexpectedly to help fix your computer. Fraudsters make these calls to steal from you or damage your computer with harmful software.

The most common type of fraud affecting over 65's is “advance fee” fraud, where fraudsters persuade victims to make advance or upfront payments for goods or financial gains that do not then materialise.

Beware of anyone asking for money in advance. For example, fraudsters may claim that you are entitled to PPI compensation or that you are to inherit money from a relative, but you need to pay legal or admin fees first. Genuine firms don't ask for this, it is likely to be a scam.

If you haven't entered a lottery, you haven't won, so it's not true if you're told you've won a lottery you didn't know you had entered. Never pay admin or legal fees or “tax” in order to claim a lottery prize.

If you've already been a fraud victim, beware that fraudsters may pretend to be lawyers or police claiming they can help recover your money.

### What to do:

- Be sceptical of callers, even those who claim to be officials.
- Don't be afraid to put the phone down with a brief '**No, thank you**'.
- **NEVER** give personal information, such as your date of birth or bank details, to unexpected callers.
- If callers suggest you call your local police or bank to check who they are, use another phone or ensure the line has been fully disconnected by phoning a friend or relative first, or by waiting at least 3 minutes, otherwise you may think you've phoned a number, but you're simply talking to the fraudsters again. This is a common fraudsters' tactic.
- You can opt out of many cold calls by registering for free with the Telephone Preference Service on **0845 070 0707**.

## Emails and Letters

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**Treat unexpected letters or emails with scepticism: Fraudsters often use official logos of companies or organisations to gain your trust. Remember that letters may not be from who they claim to be.**

You may receive official looking emails offering financial opportunities that require some fees to be paid in advance. Beware of these and any offers of business deals out of the blue. If an offer seems too good to be true, it probably is.

Emails from friends or family asking you to send money to help them out of a difficult situation may not be genuine.

Messages written by fraudsters often contain spelling mistakes and grammatical errors.

### What to Do:

- Never send money to anyone you don't know. Don't pay fees, however small, to claim prizes or lottery winnings.
- Don't call unfamiliar numbers or reply to unknown texts as these may charge high rates. These numbers often start with 09 or 447.
- You can remove your name from direct mailing lists by calling the mailing preference service on **0207 291 3300**.

## Information and Advice

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When purchasing, remember that paying by credit card offers greater protection than other payment methods. Avoid cash payments, cash vouchers (eg Ukash) or money transfers as these can be untraceable.

For more detailed information and advice about fraud, to report a fraud, or if you think you have been a victim of a fraud, you can visit [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or call Action Fraud on **0300 123 2040**.

Neighbourhood Watch members receive regular email updates from Hertfordshire's OWL system. Your local policing team will keep you informed about local policing events, crime concerns in your area and alert you to common frauds. They will also keep you updated with the latest crime prevention information.

For more information about Neighbourhood Watch in Hertfordshire, visit [www.hertswatch.com](http://www.hertswatch.com) or contact your Watch Liaison Officer on [wlo@herts.pnn.police.uk](mailto:wlo@herts.pnn.police.uk)