

## TOP 10 TIPS

- Contacted out of the blue? Think – is it too good to be true?
- If you haven't bought a ticket – you can't win it.
- You should never have to pay anything to claim a prize, not even the cost of a stamp.
- Telephone scammers will often ask you to call another number, but then stay on the line. Check the number is genuine and call a friend first to ensure the line is clear.
- Your bank will never phone you to ask for your PIN or your online banking password.
- Your bank will never ask you to transfer money to a new account because of suspected fraud on your account.
- Your bank will never come to your home to collect cash, your pin, payment card or chequebook if you are a victim of fraud.
- Genuine computer firms do not make unsolicited phone calls to help you fix your computer.
- Never click on links or files in emails unless you're sure of the source.
- If in doubt, don't reply. Bin it, delete it or hang up.

## USEFUL CONTACTS

If you have been caught out by a scam or you think a friend or family member has been affected, contact Consumerline who can give advice and if necessary pass the matter onto the Trading Standards Service.

### Consumerline

Tel: 0300 123 6262

Web: [www.nidirect.gov.uk/consumerline](http://www.nidirect.gov.uk/consumerline)

Report bogus callers to **PSNI**

Web: [www.psni.police.uk](http://www.psni.police.uk)

Tel: 101 (or 999 in an emergency)

Report scams to **Action Fraud**

Tel: 0300 123 2040

Web: [www.actionfraud.police.uk/contact-us](http://www.actionfraud.police.uk/contact-us)

Reduce unwanted mail and calls:

### Mailing Preference Service

Tel: 020 7291 3310

Web: [www.mpsonline.org.uk](http://www.mpsonline.org.uk)

### Telephone Preference Service

Tel: 0345 070 0707

Web: [www.tpsonline.org.uk](http://www.tpsonline.org.uk)

For more help and information visit

**[www.nidirect.gov.uk/scamwiseNI](http://www.nidirect.gov.uk/scamwiseNI)**

This leaflet has been produced by The Consumer Council in conjunction with Trading Standards Service and the Police Service of Northern Ireland.

# Scams

Know the signs...  
...stop the crime



**scamwiseNI**  
PARTNERSHIP

## MAIL AND PHONE SCAMS



Scammers may write or call you out of the blue using clever techniques to persuade you to send them money or ask for personal and/or banking details.

Be particularly wary of letters and calls relating to:

- **Lotteries or competitions** you haven't entered;
- **Clairvoyants** who suggest harm may come to you if you don't send them money;
- **Charities** you haven't heard of;
- **Health products** that offer miracle cures;
- **Offers of romance** that normally lead to requests for money;
- **Pension** offers which normally lead to requests to transfer your pension funds; and
- **Investments** in land, wine, precious stones or carbon credits.

Scammers also call claiming to be from legitimate organisations such as:-

- **Banks;**
- **The Police;**
- **Medical practitioners;**
- **Telephone/internet providers;**
- **Electricity or gas suppliers;** and
- **Computer software providers.**

Be wary of unsolicited texts, which can lead to high mobile bills if you reply.

## DOORSTEP SCAMS



Not all doorstep callers are bogus, but watch out for:-

**Rogue doorstep traders** who may give warnings about your home in terms of repairs and maintenance. Don't be taken in by this, tell someone you know and get advice from a qualified tradesperson who can verify if you need any work done.

Never hand over a cash deposit or go with a trader to the bank to take money out. A reputable trader will never ask you to do this.

**Rogue sales persons** who try to pressure you into buying goods. They may say the offer has a time limit, but it's usually not genuine. It's best not to decide on the doorstep but to shop around and talk it over with someone you know first.

**Bogus callers** who pretend they are from the Council, a charity, or a gas, electricity or water supplier in order to gain entry to your home.

## ONLINE SCAMS



There are many different types of online scams. Some examples include:

**Bogus "free trial" offers** for items such as slimming pills, health supplements or beauty products, which turn out to be costly subscriptions.

**Bogus emails** claiming to be from your bank or someone you hold an account with, containing links/attachments to obtain your personal/financial details.

**Counterfeit goods** – it seems like a bargain branded item, but in fact you could be dealing with a copy website selling fake goods.

**Loan scams** – scammers offer a bogus loan and convince you to send money for fees by money transfer services.

**Copycat websites** for official services such as passports, driving licences, EHIC cards and MOT's. They charge a fee when the service is either free or cheaper via the official site.

Visit [www.getsafeonline.org](http://www.getsafeonline.org) for tips on how to protect yourself or download a copy of **The Consumer Council's 'Guide to Shopping Safely Online'** and **'Safer Ways to Pay'** guides from [www.consumer council.org.uk](http://www.consumer council.org.uk)