

TOP 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 ensure the line is clear.
- Your financial institution will never phone asking for your online password and 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 unwanted phone calls to help you fix your computer.
- Never click on links or files in emails unless you are sure of the source.
- Never respond to social media ads or click on links unless you are sure of the source.
- Just because they sound professional and say they are from financial institutions, the PSNI, HMRC, utility companies, internet providers or public bodies, does not mean they **actually** are.
- Never feel pressured into buying something on your doorstep. Never hand over cash or go to the bank with the person to take money out. Always ask for ID to avoid bogus callers.
- 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

Report bogus callers to **PSNI**

Web: 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

Reduce unwanted mail and calls:

Mailing Preference Service

Tel: 0845 703 4599

Web: www.mpsonline.org.uk

Telephone Preference Service

Tel: 0345 070 0707

Web: www.tpsonline.org.uk

For more help and information visit

www.nidirect.gov.uk/scamwiseNI

www.facebook.com/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, call or text 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, calls and texts 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 may also write, call or text claiming to be from legitimate organisations such as:

- **Financial Institutions;**
- **The PSNI;**
- **HMRC;**
- **Medical practitioners;**
- **Telephone/Internet providers;**
- **Utility companies;**
- **Law enforcement;**
- **Public bodies; and**
- **Computer software/Online subscription 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.

Watch out for **Parcel Delivery Scams**. This is when a postcard is put through the letterbox by a fake delivery company with a number to ring so they can arrange for the parcel to be delivered. Consumers are asked to call the number and pay for a package that does not actually exist.

ONLINE SCAMS



There are many different types of online scams including scams on different social media platforms. 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.

Copypat 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 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.consumerCouncil.org.uk