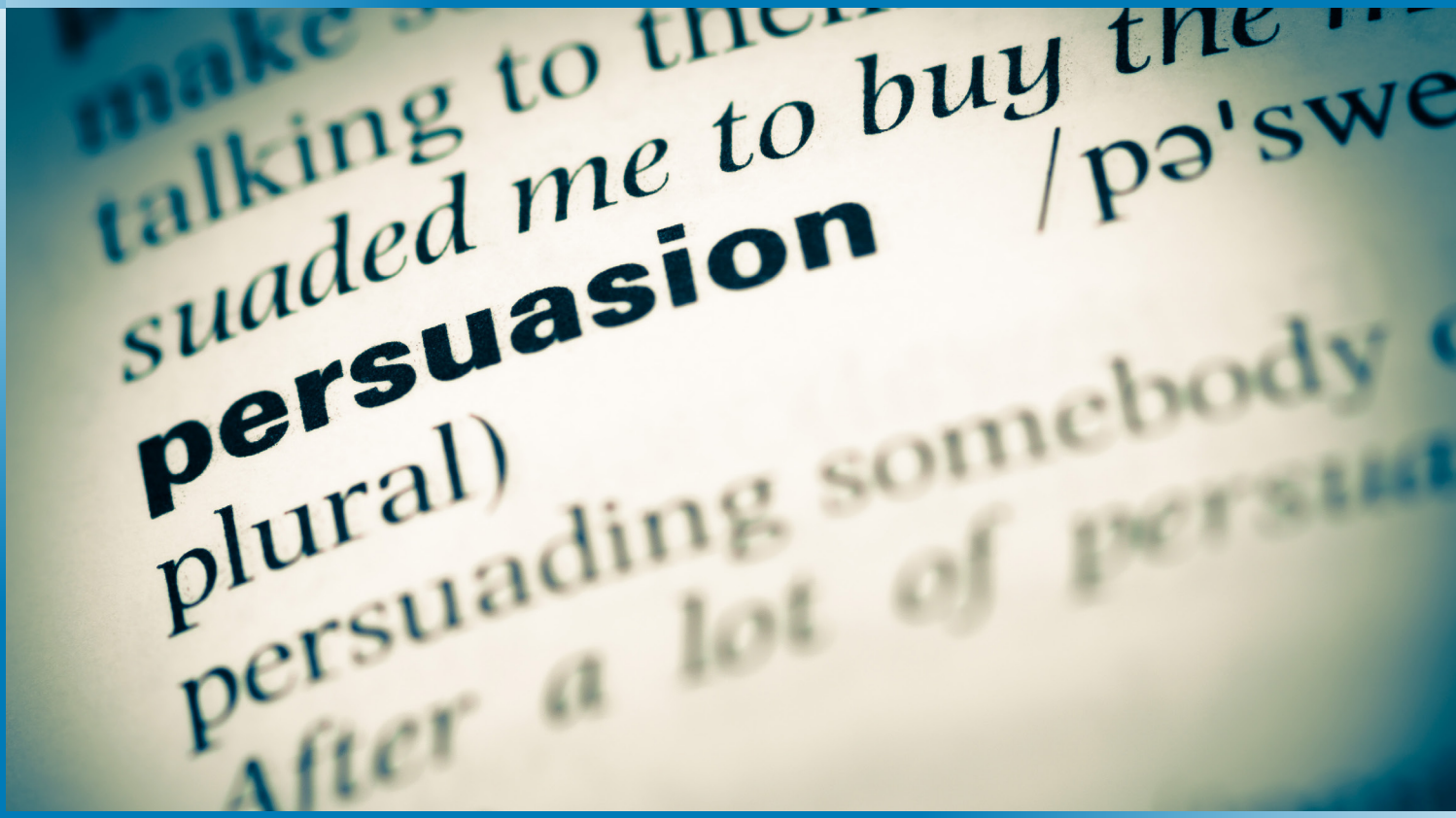
Bournemouth University

The National Centre for Post-Qualifying Social Work and Professional Practice

Scams: the power of persuasive language



Guidance for community health and social care workers to help identify and prevent scams in society

University of Roehampton London

Burdett Trust for Nursing

NATIONAL TRADING STANDARDS Scams Team

ctsi Chartered Trading Standards Institute

SANN Safeguarding Adults National Network #SANNnhs

www.ncpqsw.com

Foreword

Prof Keith Brown

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Dr Elisabeth Carter

Senior Lecturer in Criminology and Forensic Linguist at the University of Roehampton

The National Centre for Post-Qualifying Social Work and Professional Practice at Bournemouth University has been leading national research in the area of financial fraud and scamming for a number of years now, working with key national organisations such as the National Trading Standards Scams team and the Chartered Trading Standards Institute. Over the years, one comment we often hear is 'Why were these victims so stupid or foolish to fall for the scam in the first place?' What is lacking is a clear understanding of how clever the criminals are in winning the confidence and trust of their victims. They really are experts at deception, building trust and, in particular, they are very persuasive.

Dr Elisabeth Carter has spent a great deal of time researching and understanding the 'persuasive impact and use of language' in order for the fraudster to convince their victims to part with their money. We therefore wanted to work together to produce this new set of guidance and advice to help citizens, but in particular community health and social care workers to better understand the power of the fraudsters. This guidance is designed to help those working in the community to support often isolated and lonely people so that they can better identify those people who are being defrauded and scammed, alongside practical advice on what to do and how to report these crimes.

In particular at this time of writing we are in the middle of the Covid 19 pandemic with all the associated issues of 'shielding' and social distancing. For many people 'shielding' will be required for a considerable time and unfortunately fraudsters know this and they will actively target these very isolated citizens, seeing them as easy targets to make a profit from.

Please do read this guidance and use it as a basis for discussion with those you care for and your loved ones. Nobody wants to be 'conned' and to feel foolish and stupid. But we must remember the criminals are very clever, they are not foolish and stupid, indeed they train and perfect their art of using persuasive language to win the trust of their victims in order to defraud them. We hope that this guidance will help us all as a society to fight back against this onslaught of crime (and be under no illusion the scale of fraud and scams is immense!!).

Let's all commit to looking out for the lonely and isolated in our communities with a watchful eye, always checking to see if people around us are being targeted by these criminals and, when we suspect fraud, intervening to support victims and to protect the lonely and isolated. Let us not also forget that we all can become potential victims to the fraudsters; nobody is immune from this type of crime. To this end, we trust that this guidance will be helpful to us all in helping prevent fraud and scams.

Prof Keith Brown and Dr Elisabeth Carter (May 2020)

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Introduction

This publication shows how criminals use language in subtle and powerful ways to scam people out of money. It highlights how, far from the popular idea of the gullible or vulnerable person 'falling for' a scam, the reality is that **scammers are highly skilled manipulators of language** that use techniques designed to make people feel at ease and disguise any cause for concern. This booklet will show some of the ways in which scammers use the reassurance of familiarity, our normal instincts to protect, and isolation from support to draw people in and justify their behaviour. They exploit all types of situations, including **panic, uncertainty and isolation relating to COVID-19**. They then manoeuvre individuals into positions where they **believe they are making reasonable choices** but are in fact being scammed.

The information here is vital for community workers, community nurses and domiciliary care workers, and individuals who have family or friends who are isolating alone, to spot and deal with signs that they are being targeted by a scam. **You are key in spotting these issues and identifying them in the community.**

Being aware of the ways that scammers manipulate, and seeing some scamming tactics in action across a range of different scams here, will equip individuals with knowledge they can use to **protect themselves, their dependents or loved ones, whatever the situation,** and make it clear that scam victims are not at fault.

The reality of scam victims

Scams are a type of fraud where a criminal will extort money from individuals by manipulating language to distort reality and isolate their victims from sources of support.

> *General notions of who and why someone becomes a scam victim can involve blaming the victim for being greedy or gullible, or blaming them for ignoring the warning signs. This is not only **untrue** but it also **excuses and ignores the criminal behaviour of scammers.***

The reality is that **scams contain language that is skillfully designed** to abuse an individual's vulnerabilities, undermine their confidence and manipulate their decision-making. This language is the same as language used by perpetrators of other crimes such as **domestic violence and coercive control**, where **psychological grooming and abuse** are used to trap victims in a situation that is difficult for them to recognise as abusive, and difficult for them to seek help or escape. Scammers are career criminals who work hard to convince their target victim that the communication is genuine and safe. They will use language to **distort reality** and make their behaviour and requests seem reasonable and expected, and not a cause for alarm. They will twist reality to make the victim appear unreasonable if they take steps to protect themselves.

These tactics mean that victims feel like they are making **reasoned, reasonable, rational decisions,** and makes it incredibly difficult for anyone who has been groomed by a scammer to see that the communication is fraudulent. Behaviours that may ordinarily cause concern, such as urgent requests for money, are **subtly made reasonable.** This is also why people who are outside of this grooming process may wonder how someone could not recognise the 'obvious' warning signs that it was a scam, and why they have given their money 'so easily'.

Different types of scams, similar tactics

No matter the type of scam, they all involve similar tactics. A scam's success depends on how effectively the scammer can **use language to 'tap into' someone's individual circumstances**. Some scams last many months, such as romance fraud, where the scammer will get into a relationship with the victim purely to manipulate them into repeatedly sending them money. Instant or 'one-off' scams such as those carried out through a single letter, an email, a telephone call or a house visit also use these tactics, but in a shortened form, as the scammer needs to fit the grooming and the request for money in one communication. These shorter scams are **most effective where they target specific vulnerabilities or an individual's expectations or needs**. Vulnerabilities do not only include the 'traditional' categories of advanced age, ill health or loneliness; **any person whose life could be improved in any way - financially, physically or mentally, is vulnerable to scams.**

VULNERABILITY

The COVID-19 outbreak is being used by criminals as an opportunity to harness panic and fear, and exploit the desire of individuals to do what they can to protect themselves and others. An example of this is scammers offering counterfeit goods for sale, such as fake personal protective equipment (face masks, goggles, etc.), fake swabbing kits and fake hand sanitisers. These purchases scam individuals out of their money, while also putting them at risk of catching or transmitting the virus while assuming they are taking adequate steps to protect themselves and others.

Key tactics of manipulation and persuasion

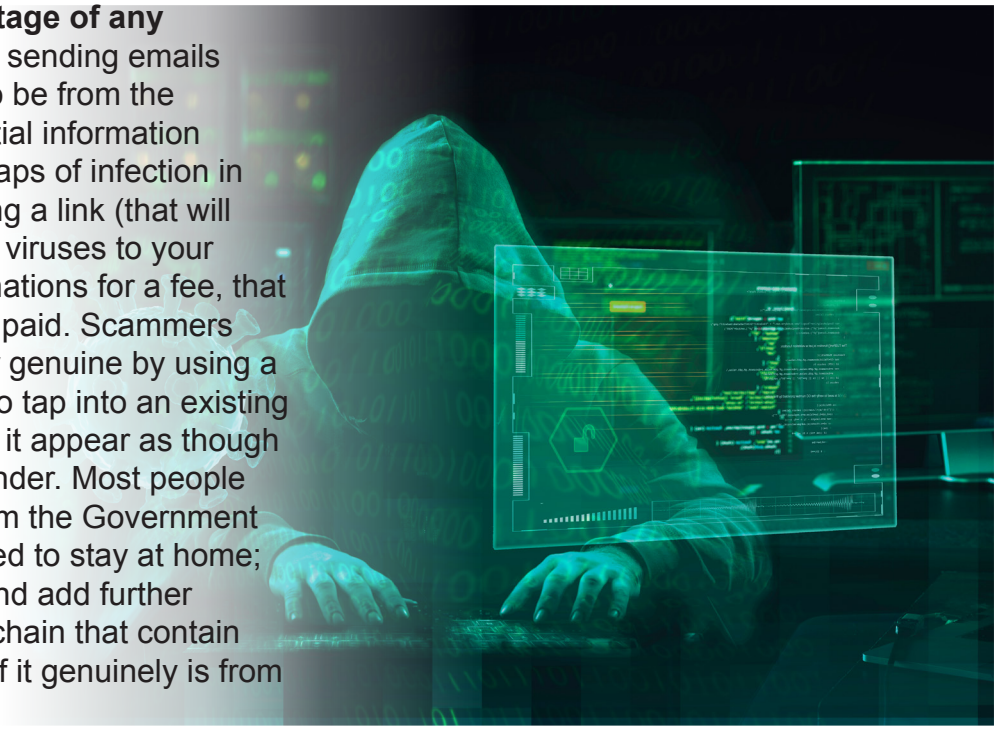
The key tactics of these criminals across all scam types are to make the scam communication **appear genuine and reasonable**, and to **isolate the victim from sources of support**. Some also try and **make the victim feel protective towards them**. Requests for money when they come don't seem like the ones people have seen in warnings about scams. Instead **the victim is groomed to want to co-operate**, and they are separated from opportunities and the motivation to seek help.

Making the communication appear ordinary or official

When a scam looks similar to communications we get from using trusted and genuine sources, we are **more likely to trust it.** Using the tactic of copying familiar formats and trusted images and words means the scammer can **harness the good relationship an individual already has with legitimate sources of information** such as newspapers and charity appeals. It is particularly powerful if these arrive at an **expected or useful time,** such as a scam direct debit request at a time when a genuine one is expected. Requests to update payment information, at a time when billing would usually be happening, enables scammers to collect money and personal information from people without causing them alarm.

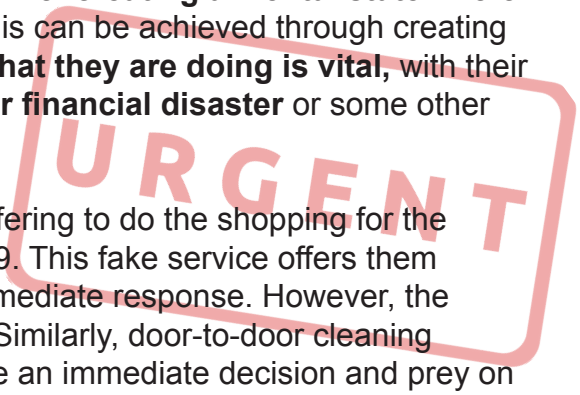
Warnings against scams become powerless when someone trusts the communication is genuine.

Scammers will take advantage of any situation they can, such as sending emails or text messages claiming to be from the Government, offering essential information about COVID-19, offering maps of infection in the local area through clicking a link (that will instead deliver malware and viruses to your computer), or offering vaccinations for a fee, that never arrive once that fee is paid. Scammers can make messages appear genuine by using a technique called 'smishing' to tap into an existing text message chain to make it appear as though the message is from that sender. Most people will have a text message from the Government on their phone about the need to stay at home; scammers can exploit this and add further messages to that message chain that contain harmful links but appear as if it genuinely is from the Government.



‘Legitimate’ urgency

Making a person feel **the need to respond urgently** is important to scammers. It means there is less time for the victim to think about the request for money, research the details of the offer or contact others for a second opinion. This is done by the scammer **creating a mental state** where the victim feels that they **need to respond straightaway**. This can be achieved through creating a ’limited time only’ situation, or making the victim feel that **what they are doing is vital,** with their quick action responsible for **averting some kind of health or financial disaster** or some other kind of adversity to befall either the scammer or themselves.



An example of this is a scammer turning up on a doorstep offering to do the shopping for the occupant who is unable to leave their home due to COVID-19. This fake service offers them something vital and desperately needed, and requires an immediate response. However, the reality is the criminal will take their money and never return. Similarly, door-to-door cleaning services that offer to eliminate viruses from properties require an immediate decision and prey on fear and panic around COVID-19.

What’s App / email / social media scam: ‘legitimate’ urgency

“We are giving away free groceries worth £250 to support the nation during Corona pandemic. Hurry up! Collect your FREE voucher.”

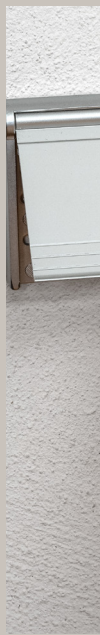
Messages such as these are found on a variety of platforms such as What’s App, email and social media. They are designed to look like they are from well-known supermarkets and are used by scammers to lead individuals to click on a link to genuine-looking websites which harvest their login credentials and other personal and financial details, and defraud them of sums of money. The urgency is both explicit in the “hurry up!” in the message, as well as the undertone that the offer is limited in some way. These scams are given additional legitimacy as they are often spread by family and friends, as such ‘offers’ often require people to share it with their contacts to qualify.

Romance scam: ‘legitimate’ urgency

“Baby I need £6000 more, and I have only 48hrs to pay this bill, if not I will pay a penalty and the price will increase. This is making me feel sick right now”

This romance scam uses the same techniques as **legitimate invoices** in asking for urgent action as these can often include the clause that they need to be paid within a certain period of time or the price will increase. So, when the fraudster uses this technique to increase pressure on the victim to give him money quickly, **this doesn’t necessarily cause concern** for the victim.

Postal scam: ‘legitimate’ urgency



“We are anxious to receive your documentation. Please be prompt!”

This postal scam shows how the demand for **urgency is instead shown as an anxiety of the sender** that the victim will miss out on a great time-limited deal. **The scammer ‘shows’ their vulnerability,** giving the impression that they care for the victim; things that are not usually associated with a scam, and provide a level of reassurance to the victim while encouraging them to act quickly.

‘Legitimate’ secrecy

Secrecy is extremely important to scammers as one of the biggest challenges to their criminality is the intervention of friends and family of their intended target. Direct appeals for secrecy are often cited as a warning sign of a scam. The scammer therefore needs to employ tactics designed to urge secrecy from the victim while avoiding causing alarm. One of the ways in which this is done is through **making requests for secrecy seem normal**. Scammers can also encourage victims to keep communications a secret from sources of support simply through the routine nature of the communication. Such communications include ones relating to household finances, and administrative tasks such as paying a TV licence, there is no expectation that the recipient will tell other people, simply due to the routine or private nature of the activity.

Romance scam: ‘legitimate’ secrecy

“Look, even if we marry, there are some issues that are private between you and your husband. Every good relationship is about two people and not others. If you don't have secrets then your relationship is not good because your friends and family shouldn’t know everything, just like you don't know everything about their relationships”

Here the scammer uses how it is a normal and expected part of being in an intimate relationship for partners to keep some details between themselves; **normalising his requests for secrecy**, and incentivising the victim to obey him by mentioning a longed-for future marriage.

Postal scam: ‘legitimate’ secrecy

“This is a personal letter. It contains secrets between us.”

This shows how the scammer is impersonating a personal communication to manipulate the victim into a feeling of security and a sense of obligation. The way the language is used **disguises the secrecy** as a mutual act between two people on a personal level, rather than a cause for concern. This also subtly gives the impression that there is some level of intimacy and shared trust between them. The victim will feel as though they are being contacted by a confidant, which develops a social expectation where the victim feels compelled to respond in kind.

Power manipulation and disguis

Money is the key message in awareness-raising and fraud prevention literature – along the lines of don't send money to someone you've only ever met online. However, power in scam communications is manipulated in such a way that the **victim can feel as though they are in charge**, sometimes having to insist the scammer takes their money. Awareness-raising information that aims to prevent scams focuses on people being aware of, and refusing, requests for money from people they don't know. However, most scammers use language to create a situation where **requests for money are often indirect and disguised** as something different.

Romance scam – indirect request for money

S: ***I am Getting sick Darling. Love you***

V: ***Why are you sick? With worry? I'm sick with longing X***

S: ***Yes worry, because the money is not yet in my account. Please pass by your bank and ask them why it's taking so long***

The scammer (S) using claims about his failing mental and physical health as a way to get the victim (V) to take action. He uses talk about sickness and worry to **distract the victim.** The victim becomes focused on the reasonable response of trying to help the person they believe they have a relationship with, and sending money is reduced to simply a side-effect of this.

Postal scam – indirect requests for money

"Hurry – such an opportunity will probably never come around a second time and you would regret it for the rest of your life."

Instead of talking about money, **the scammer talks about 'opportunity'**, in order to encourage the victim into sending money quickly without giving them time to think it through. This also makes the opportunity the main focus, rather than the money. **Pressure is increased** by the impression the scammer gives that the opportunity may never come again and the victim needs to take urgent action before it slips away. This is how scammers compel urgency in a less direct way that appears to focus on **protecting the victim**, rather than asking for money.

The set-up

Scammers will give information earlier in a communication for the sole reason of referring back to it, as fact, later. This is a particularly useful technique because this information is not associated with asking for money and will not cause alarm. However, when it is referenced later by the scammer, it is used to explain away requests for money as it **reassures the victim through a sense of security, familiarity and predictability.**

The set-up: Romance scams

"Baby I am in a terrible situation at the moment. I am at the port to clear the goods for the renovation as I told you earlier on. But when I came here the fees have increased which I didn't expect"

Here the scammer refers to information already mentioned ('as I told you earlier on') and new 'unexpected' information of an increase in fees. This seamless transition between the relationship-building and the new information disguises the request for money as part of a normal, reasonable business-related difficulty rather than an alarming demand.

The set-up: Postal scams

"I know that many so-called clairvoyants and others have sold you and other honest people genuine fairy tales. I am sorry to be so blunt, but I do not sit at the same table as these charlatans. You can believe me and offer me your trust."

This type of scam is where the scammer poses as a psychic and sends mass-mailed letters to thousands of recipients which ask for money in return for insights into the future, preventing a disaster from happening, and so on. The scammer directly criticises scammers, which sets himself up as different from them and as someone who can be trusted. This scam relies on the probability that some of the recipients will have already been a victim of a scam; if they haven't, this communication won't work, but if they have, **this communication will be powerfully suggestive** as it shows the sender is knowledgeable about the victim's past, and demonstrates his abilities as a trusted psychic.

Conclusion

Becoming a victim of a scam can happen to anyone – it is simply a case of the scammer exploiting any vulnerability their target has, at the right time, to make their criminal communication seem reasonable and expected. The grooming process and use of language in scams means that many of the 'red flags' people are told to look out for may in fact be **disguised and explained away by scammers,** so it is incredibly important to keep communication open between sources of support, friends and family. There are **multiple layers of deception and manipulation** that require careful and sympathetic identification, and help for victims and individuals likely to be targets of these types of crimes.

The victim makes reasonable decisions within a reality the scammer has manipulated.

The COVID-19 pandemic is an opportunity for criminals to target individuals by harnessing panic, worry and uncertainty, and exploit the in-built isolation that fighting the pandemic requires. These are ideal conditions for individuals to be defrauded, as accurate decision-making is much harder when in a heightened emotional or compromised physical state, when being offered help and when compelled to act quickly while physically isolated from sources of support. **Scammers will use the guise of providing essential services, protection, help and information to extort money from anyone they can.** All of us are automatically more vulnerable in these times and must be alert and aware of all communications we receive.

Supporting isolated individuals in their homes

As someone who is in contact with individuals who are isolated, you will be key in spotting issues they may be having with scams.

- Start a conversation about the contact they have had with people that week. This is a good way to assess their level of seclusion and also if they have been targeted by a scammer.
- If they have been contacted by someone they do not know, they should talk to you or
- other members of their support network before making any decisions.
- Encourage them to never make any decisions on the same day they receive information.
- Tell them to keep communicating openly and sharing information with you, and their friends and family.
- Talk to them about the reality of scams described in this publication – it is the scammer that is manipulative and uses language in subtle and clever ways to twist reality. Anyone can be a victim of a scam, and it isn't their fault if they have been too.

How to spot that someone is being scammed

As you may be the only point of contact with someone in their home it is an important opportunity to spot if someone is being targeted by scammers. Use the examples in this publication as a way to talk to the person in your care about the tactics that scammers use, and ask them if any of these seem familiar.

Any communications offering **virus cleaning services, vaccines or personal protective equipment** should be treated as fraudulent and reported to Action Fraud online or by calling 0300 1232 2040.

Encourage the recipient to **throw away or ignore any communications that ask them to act quickly** to secure an offer.

Any communication that requires a transfer of money should be treated with caution and you should advise the recipient to phone the Citizens Advice National Consumer Helpline (0808 223 1133) for advice.

Some indirect indications that someone may be being scammed to look out for are:

- Very clean driveway / guttering / roof
- Piles of letters that appear to be from abroad, or junk mail or catalogues
- A 'workstation' for replying to letters in bulk
- Lots of cheap items bought in bulk, including vitamins and herbal medications, or piles of unopened boxes
- The phone rings many times during your visit, or phone calls appear to cause anxiety
- Being unusually guarded in relation to finances or unexplained expenses
- Extremes in behaviour - being unusually withdrawn or light-hearted

What should you do?

Tell individuals in your care about the types of scams that are around, and are discussed in this publication, including the use of fake ID and how scammers use panic around COVID-19 to scam people out of money.

If someone is isolating due to COVID-19 and is lonely, with no other sources of support, it is important to recognise that this is a very vulnerable state and that individual will need ongoing support to protect them against scams. If it is possible, seek additional sources of social support for them to access, perhaps through legitimate networks in their local area.

If you suspect someone you are caring for is a victim of a scam, this is a safeguarding issue relating to their wellbeing under the Care Act 2014 and so there is a statutory responsibility to report your concerns. You should also assist the victim to report a scam. They can do this through Action Fraud (0300 1232 2040) or with their consent you can create a report on their behalf. Help and advice for victims of scams is available through the Citizens Advice National Consumer Helpline (0808 223 1133). You will also need to reassure the victim that it is the skilful work of the scammer, and not their actions, that have resulted in them being scammed.

Take Five To Stop Fraud

If you receive a request to provide personal or financial information always take a moment to reflect and step back from the situation. Here are some general tips to keep in mind:

1. **NEVER DISCLOSE SECURITY DETAILS** A genuine bank or organisation will never ask you for details such as your PIN or card number over the phone or in writing. Before you share anything with anyone, stop and think. Unless you're 100% sure who you're talking to, don't disclose any personal or financial details. Instead, hang up and contact the organisation yourself using the number on the back of your bank card or on their website.

2. **DON'T ASSUME AN EMAIL OR PHONE CALL IS AUTHENTIC** Just because someone knows your basic details (such as your name and address or even your mother's maiden name), it doesn't mean they are genuine. Criminals will use a range of techniques to get your details and may even say you've been a victim of fraud to scare you into action.

3. **DON'T BE RUSHED OR PRESSURED** Under no circumstances would a genuine bank or another trusted organisation force you to make a financial transaction on the spot; they would never ask you to transfer money into another account, even if they say it is for fraud reasons. They will always let you call them back on a number you know is real – if they try and stop you doing this, it's a fraudster and you should hang up.

4. **LISTEN TO YOUR INSTINCTS** If something feels wrong then it is usually right to question it. Criminals may lull you into a false sense of security when you're out and about or rely on your defences being down when you're in the comfort of your own home. If your gut-feeling is telling you something is wrong, take the time to make choices and keep your details safe.

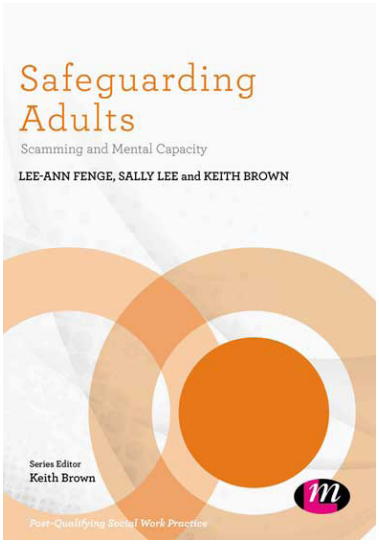
5. **STAY IN CONTROL** Have the confidence to refuse unusual requests for personal or financial information. It's easy to feel overwhelmed when faced with unexpected or complex conversations. Remember that it's ok to stop the discussion if you don't feel in control of it. If you've taken all these steps and still feel unsure about what you're being asked, never hesitate to contact your bank or financial service provider on a number you trust, such as the one listed on their website or on the back of your payment card.

For more information and resources please visit the Take Five website at: https://takefive-stopfraud.org.uk.

Take Five is a national campaign that offers advice to help consumers prevent financial fraud. This includes email deception and phone-based scams as well as online fraud– particularly where criminals impersonate trusted organisations. Take Five is backed by Financial Fraud Action UK (FFA UK) part of UK Finance, HMG via the Home Office and a range of partners including banks, building societies, law enforcement agencies, commercial, public and Third Sector organisations.

By working together, banks, the financial industry, Government and consumers can help to stop fraud.

Resources from The National Centre for Post-Qualifying Social Work and Professional Practice



Sage book: Safeguarding Adults

Provides busy social work and health care practitioners with an accessible guide to adult safeguarding in the context of mental capacity and financial abuse. Drawing on evidence and contemporary examples from practice, this book will help readers understand the new landscape of safeguarding adults since the implementation of the Care Act 2014 and the introduction of Adult Safeguarding Boards. There are chapters on the current political landscape of adult social work, specific issues and contexts that make people vulnerable (social isolation, mental capacity, dementia), and important methods of assessment and intervention. A range of pedagogical features are also used to aid learning and understanding including the use of case studies, reflection points, brief exercises and further reading.

A copy of our text “Safeguarding Adults: Scamming and Mental Capacity” has already been issued to every Trading Standards team in the UK by CTSI.

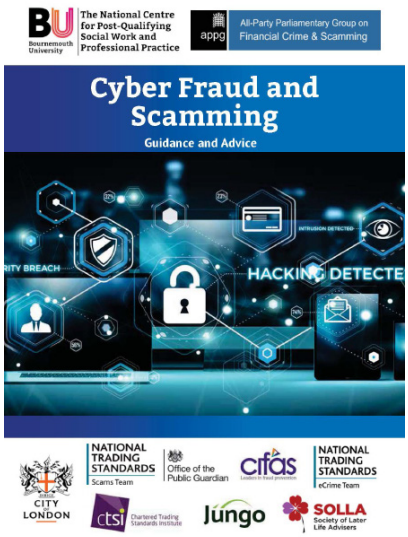
Available to buy from Sage at https://uk.sagepub.com/en-gb/eur/safeguarding-adults/book257648

Financial Scamming and Fraud

Financial scamming and its impact has been receiving a higher public profile in recent months; it is recognised as a growing problem; there is a lack of clear research and evidence into the scale of the problem, its causes and the impact on the public.

This document outlines the latest reseach and understanding of the issues.

Available to download for free at www.ncpqsw.com



Cyber Fraud and Scamming: Guidance and Advice

The new guide outlines the major scams that the general population are facing online. It provides useful tips on how to spot and prevent fraud, as well as what to do if you find yourself a target.

Available to download for free at www.ncpqsw.com

Friends Against Scams

Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

It provides a short training session that aims to empower people to take a stand against scams.

Scams cost the UK economy £5-£10 billion a year.

53% of people over 65 have been targeted by scams.

Only 5% of scams are reported.

Our statistics indicate that the average scam victim has lost over £3000.

Friends Against Scams encourages people, communities and organisations to take the knowledge learnt and turn it into action. The scheme aims to raise awareness of the impact of scams and helps people recognise the signs that someone might be at risk. These messages enable people to take action and look out for each other in their local communities.

It has recently been updated to cover coronavirus-related scams.

Anybody can join Friends Against Scams and make a difference in their own way.

Complete the online training and raise awareness throughout your community.

Together we can create a scam free nation! Visit www.FriendsAgainstScams.org.uk

Friends Against Scams:

- **Educates –** with clear and simple messaging on what to look out for and how to protect yourself and others.
- **Empowers –** By providing a solution to the problem.
- **Engages –** Whether it's an inconvenient phone call or a loved one that has lost thousands, scams are relevant to all of us.

Once you have completed the training, please encourage others to do the same or phone a friend, family member or neighbour and pass the messages on. Talking about scams is key to breaking the stigma that surrounds them and helping to protect others.

Read it. Share it. Prevent it.

Top Tips to protect yourself from scams:

- **If in doubt, check first. Speak to someone you trust or phone the Citizens Advice Consumer Helpline on 0808 223 1133 for advice.**
- **Report scams to Action Fraud on 0300 123 2040.**
- **If something seems too good to be true, it probably is.**
- **Don't feel pressured to make a decision. It's okay to say "no", or that you need advice first. A genuine company won't rush you.**
- **Keep your personal and financial details safe. They could be used fraudulently in the wrong hands.**
- **Know you are not alone. Anyone can be a victim, report it and get the right support.**

Visit www.FriendsAgainstScams.org.uk to download and share the infographic below.

Wash your hands of coronavirus scams!

Friends Against Scams aims to protect and prevent people from becoming victims of scams.

e aware of people offering or selling:

Virus testing kits - these are only offered by NHS.

Vaccines or miracle cures – there is currently no vaccine or cure.

Overpriced or fake goods to protect yourself from coronavirus such as anti-bacterial products.

Shopping or medication collection services.

Home decontamination services.

Protect yourself and others:

- Don't be rushed into making a decision. If it sounds too good to be true it probably is.
- Only purchase goods and services from legitimate retailers and take a moment to think before parting with money or personal information.
- Don't assume everyone is genuine. It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- If someone claims to represent a charity, ask them for ID. Be suspicious of requests for money up front. If someone attempts to pressurise you into accepting a service they are unlikely to be genuine. Check with family and friends before accepting offers of help if you are unsure.

Be a good friend, help to protect your family, friends and neighbours from scams.

Read it.
Share it.
Prevent it.

#Coronavirus
#ScamAware

Friends Against SCAMS

Contact

For advice on scams call the Citizens Advice Consumer Helpline on **0808 223 11 33**

To report a scam call Action Fraud on **0300 123 2040**

Contact your bank if you think you have been scammed.

NATIONAL TRADING STANDARDS
Scams Team

learn more about the different types of scams visit **www.FriendsAgainstScams.org.uk**

Bournemouth University

The National Centre for Post-Qualifying Social Work and Professional Practice

Further resources and references

The Care Act 2014 NHS pocket guide can be found at: https://www.england.nhs.uk/wp-content/uploads/2017/02/adult-pocket-guide.pdf

Additional advice on what to do if you suspect an adult in your care is being financially abused through a scam: https://www.nhs.uk/conditions/social-care-and-support-guide/help-from-social-services-and-charities/abuse-and-neglect-vulnerable-adults/

Further details, including an Appendix about the language of scammers is in the book "Safeguarding Adults: Scamming and Mental Capacity" by Lee-Ann Fenge, Sally Lee and Keith Brown (2017).

Take Five (2017) Stop and Think. Available at: https://takefive-stopfraud.org.uk. Accessed: April 2019

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