

## Fraud Advice

Fraud occurs by deception. Someone will make contact claiming they are from a genuine organisation, usually from one that you use & generally create a sense of urgency to cloud your judgement.

Don't engage in conversations or respond directly to an email or text. Contact the organisation using a number you know to be genuine, like the number from a bill or off the back of your bank card & ensure the line is disconnected. If possible, call back from a different phone.

**NEVER** - Provide bank account information, send or receive money because of a cold call & never give away your bank cards or PIN's no matter how convinced or scared you might feel.

**NEVER** - Give away personal details online. Revealing your full name, date of birth & home address may lead to your identity being stolen.



### The below support will assist you in blocking unwanted calls:

- Change Telephone Numbers:** This could be a consideration depending on the provider
- Telephone Preference Service (TPS):** Free opt-out service for individuals who do not want to receive unsolicited calls. Tel: **0845 070 0707** or visit: [www.tpsonline.org.uk](http://www.tpsonline.org.uk)
- For smartphones** you can silence unknown numbers, if needed the caller can leave you a voice message.
- Call Blocker phones:** BT 4600 Cordless Nuisance Call Blocker phone is an example of what nuisance call blocking aids are available.
- Make your phone number ex-directory:** To avoid having your phone number listed on websites, you need to contact your provider to have your number made ex-directory. This means your number won't appear in local telephone directories.
- Network Provider:** These can provide services to reduce unwanted calls (this is separate to the TPS service) & you can also try requesting limitation on international numbers if this facility isn't required.

**Gift Voucher Scams:** **NO** legitimate debt can be paid in STEAM Cards / iTunes / Amazon vouchers

**Courier Fraud:** Neither the Police nor Banks will ever contact you to:

- Transfer money to a 'safe' account;
- Withdraw funds for safekeeping;
- Assist with an undercover investigation or collect cash, bank cards or PIN numbers



**The below support will assist you with arranging mail re-direction if required to prevent scam mail. Going forward do not to open any scam mail & avoid outdoor letter boxes.**

- Mailing Preference Service (MPS):** Free register for individuals who do not want to receive unsolicited contacts by post. Tel: **0845 703 4599** (MPS registration line) or visit: [www.mpsonline.org.uk](http://www.mpsonline.org.uk)
- Royal Mail:** Can report scam mail by posting directly to **FREEPOST SCAM MAIL**, Tel: **0345 611 3413** or Email: [scam.mail@royalmail.com](mailto:scam.mail@royalmail.com)
- Think Jessica:** Protects elderly & vulnerable people from scams both postal & telephone. Can arrange for trading standards to pay a visit. Email: [advice@thinkjessica.com](mailto:advice@thinkjessica.com) or visit <http://www.thinkjessica.com>.



**Don't buy from the door step, genuine companies or charities will not knock on your door. Display a no cold calling sticker outside your door & always report suspicious activity immediately.**

- Citizens Advice/Trading Standards:** Call when anyone has tried to sell to you on your door step. Tel **0345 404 0506** or police on **101** at any time. Trading Standards respond immediately where any Rogue Trader is present & give advice & support to all affected by rogue traders.
- Checktrade:** For trading standards approved local traders & services. Tel: **0333 0146 190** or visit: [www.checktrade.com](http://www.checktrade.com). There are other trader lists that are available, & operate within the area, but trading standards in Nottinghamshire only check the traders on this list.

#### **Financial Advice / Support Services:**

- Money Advice Service:** Provides information & guidance on money management. Tel: 0300 500 5000 or [www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)
- Citizens Advice:** Free legal advice in some parts of England. Free general support, advice & guidance. Call 0344 411 1444 or visit [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)
- Welfare Rights:** Provides free advice & help with claiming correct or emergency benefits, tax credits & advice on managing debt. Visit: [www.nottinghamcity.gov.uk/welfarerights](http://www.nottinghamcity.gov.uk/welfarerights)
- Step Change:** Call **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org) for debt advice.

## Financial Considerations:

- A power of attorney to next of kin:** Age UK can assist with this or visit: <https://www.gov.uk/power-of-attorney>
- Contact your bank / credit card company:** If account details are compromised.
- Step Change:** Call **0800 138 1111** or visit [www.stepchange.org](http://www.stepchange.org) for debt advice.
- CIFAS:** Is a non-profit membership association, a dedicated Fraud Prevention Service within the UK & is used by most banks & insurance/credit/loan/finance companies.

Members share information about identified frauds in the fight to prevent further fraud. CIFAS is unique & is the world's first not for profit fraud prevention data sharing scheme.

Call **0330 100 0180** to be added to **CIFAS** (this will cost £25.00). For more information visit <http://www.cifas.org.uk>

## General Fraud Prevention Advice:

- Land Registry:** Property Alert is a free property monitoring service aimed at anyone who feels a registered property could be at risk from fraud.

Once you have signed up to the service, you will receive email alerts when certain activity occurs on your monitored properties, allowing you to take action if necessary:

<https://propertyalert.landregistry.gov.uk>

- ID Material Compromised:**

Check with HMRC and the electoral register to ensure your details haven't been changed. For example, address details.

- **Passport:** Passport photo or copy of passport sent – Tel: 0300 222 0000
- **Driving licence:** If this is compromised, contact your insurance company and contact the DVLA.
- **National Insurance number:** Contact the Inland Revenue/HMRC to confirm the compromise. Tel: 0300 200 3500 (Mon - Fri: 8am to 8pm & Sat: 8am to 4pm)

**For more fraud tips & scam alerts, follow:**

 **@NottsFraudCops**