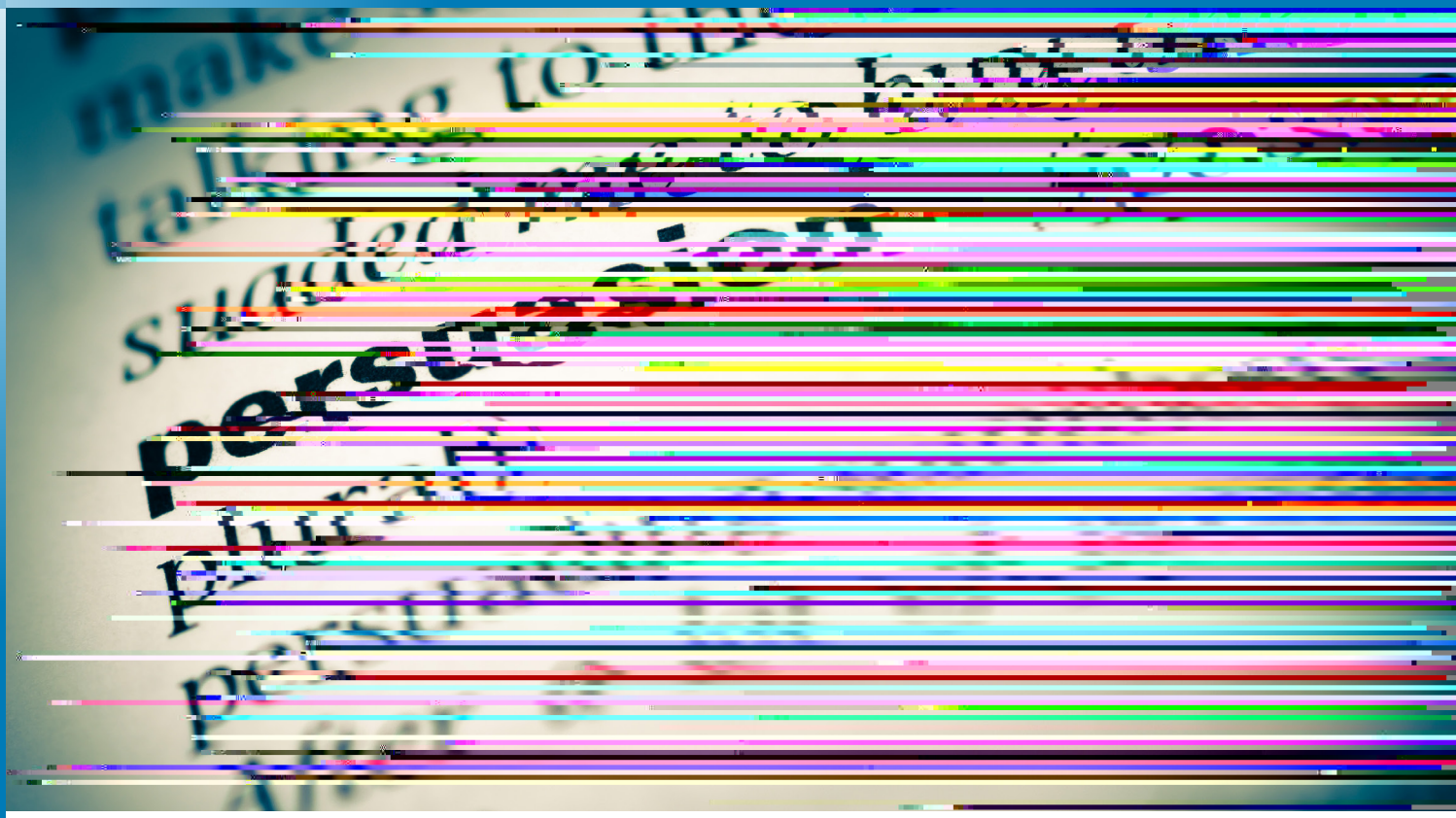
Scams:



Foreword

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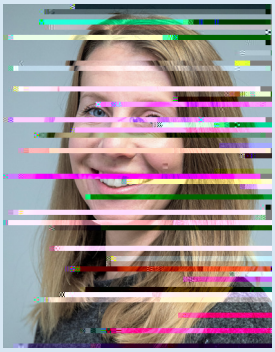

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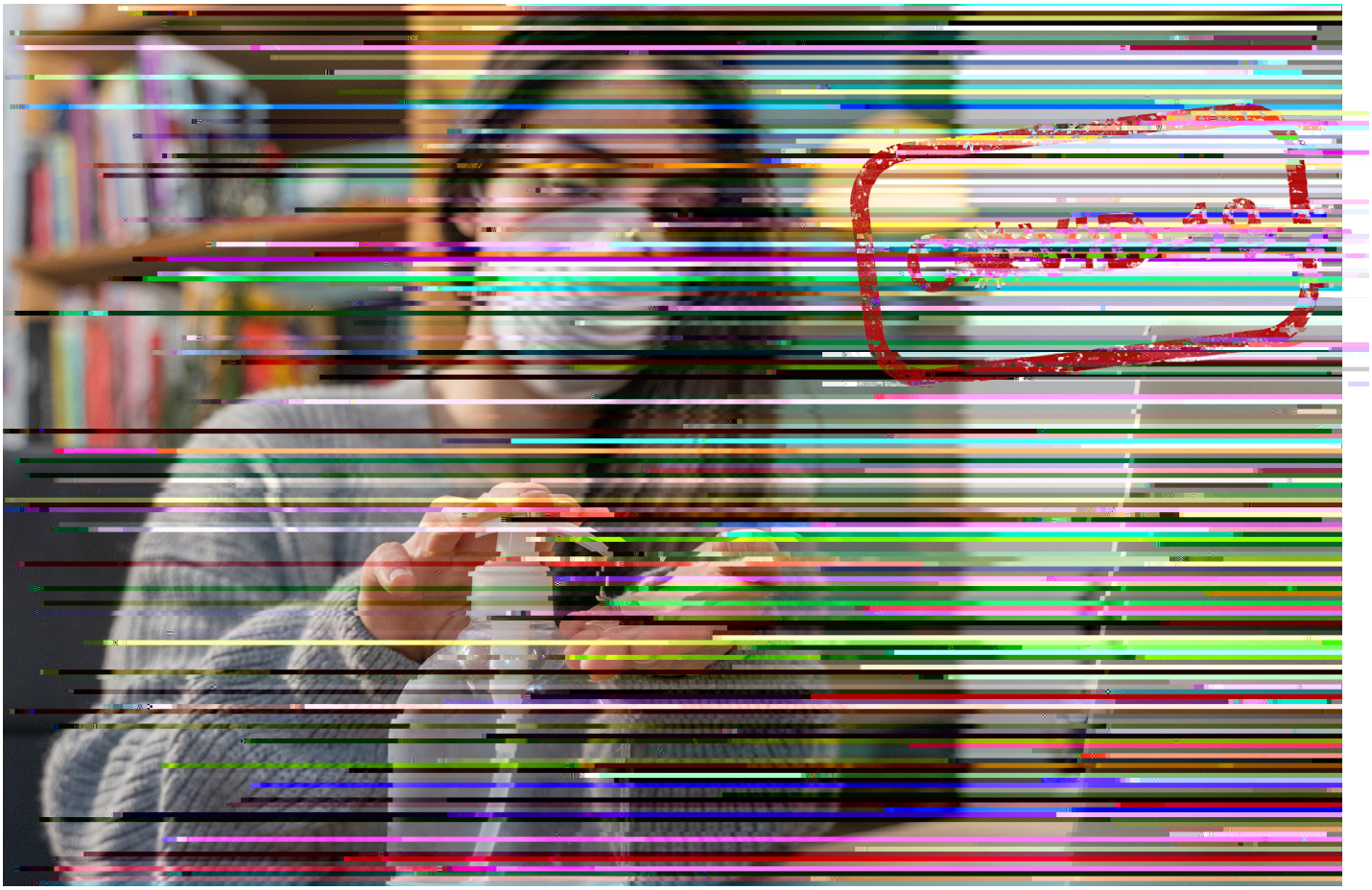
Different types of scams, similar tactics

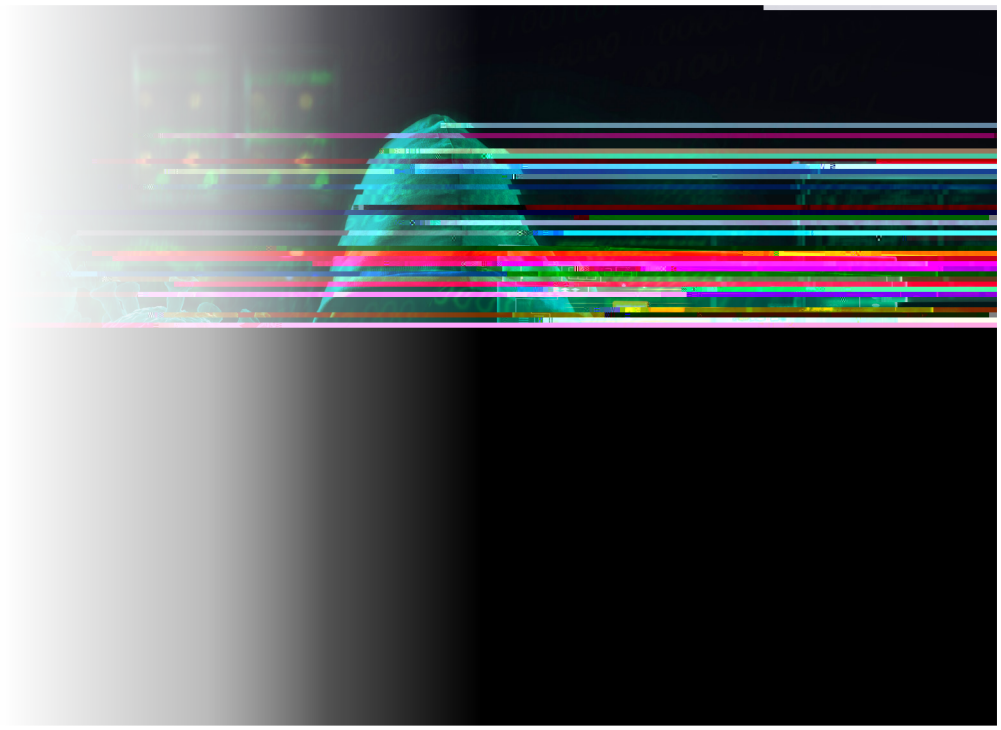
No matter the type of scam, they all involve similar tactics. A scamîs success depends on how effectively the scammer can **use language to 'tap into' someone's individual circumstances**. Some scams last many months, such as romance fraud, where the scammer will get into a relationship with the victim purely to manipulate them into repeatedly sending them money. Instant or îone-offî 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 ýt the grooming and the request for money in one communication. These shorter scams are **most effective where they target speciýc vulnerabilities or an individualîs expectations or needs**. Vulnerabilities do not only include the îtraditionalî categories of advanced age, ill health or loneliness; **any person whose life could be improved in any way - ýnancially, physically or mentally, is vulnerable to scams.**

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.



‘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 ûlimited time only û 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 ýnancial 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 F Clip B b voucdoi0 Do gs0550048005o4C0057 F Clip p p 94400500E qdv.k2 TD

Romance scam: ‘legitimate’ urgency

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 difýculty 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

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any vulnerability their target has, at the right time, to make their criminal communication seem
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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
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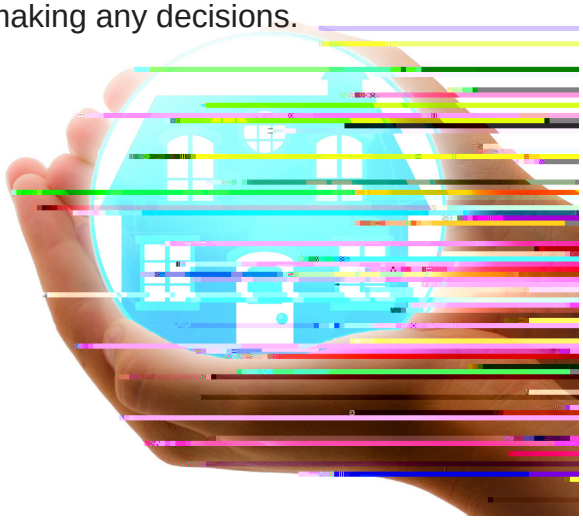
  other members of their support network before making any decisions.



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
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Take Five To Stop Fraud

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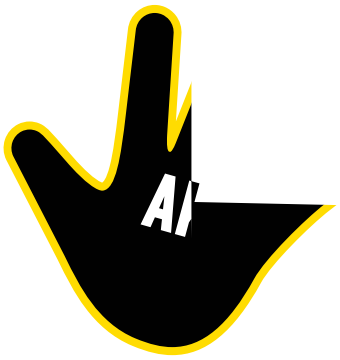

1. **NEVER DISCLOSE SECURITY DETAILS** A genuine bank or organisation will never ask you for details such as your PIN or card number over the phone or in writing. Before you share anything with anyone, stop and think. Unless youûre 100% sure who youûre talking to, donût disclose any personal or ýnancial details. Instead, hang up and contact the organisation yourself using the number on the back of your bank card or on their website**.**