

# How to recognise a scam

Is it too good to be true?

**S**SCHEMING  
**C**CRAFTY  
**A**AGGRESSIVE  
**M**MALICIOUS  
**DON'T LET THEM CON YOU**

# THE CON

## How scam artists succeed – they will:

- catch you unawares, contacting you, without you asking them to, by phone, email, post or sometimes in person
- sound pleasant, well spoken and kind (on the phone or at your door) and want you to think they're your friend
- have slick, professional leaflets and letters
- be persistent and persuasive
- rush you into making a decision
- ask you to send money before you receive their tempting offer or win

New scams from the UK and overseas appear every day – **so it's important to know how to spot them.**

# THE PITCH

## They offer you something for nothing – such as:

- you've won a prize in a draw or a lottery (even though you haven't entered one)
- an exclusive entry to a scheme that's a surefire way to make money
- a way to earn easy money by helping them get untold millions out of their country
- the chance to join an investment scheme that will make you huge amounts of money; and so on

There are hundreds of examples but **we can all protect ourselves by being sceptical**. Is it likely that someone you don't know, who has contacted you out of the blue will give you something for nothing?

# THE STING

## They'll ask you to:

- send money up front – an administration fee or tax, the list is endless but its always a ruse to get you to give them money
- give them your bank details or other personal details
- ring a premium rate number (all UK premium rate numbers start with 090)
- buy something to get your prize

**They will lie to you and give you what seem to be good reasons why you should do what they say.**  
They will answer all your objections.

Don't send any money or give any personal details to anyone until you've checked them out and talked to a professional or family and friends. If they ask you to do any of these things they're trying to cover their tracks and get your money and it's likely to be a scam.

# How to recognise a scam – is it too good to be true?

A scam is when people con you out of your cash.

There are hundreds of types of scams – fake lotteries and prize draws, incredible schemes to make money quickly, fake investment plans, work from home schemes – the list goes on and on.

The people who run these scams are clever and sophisticated and they know how to persuade us to part with our cash.

Most scams have some things in common – check out this list and help yourself to be on guard against scammers.

# Other things to look out for

- they ask you to send money straight away
- they give you a PO box number as their address
- they ask you not to tell anyone about the deal

## Stop, think and be sceptical

If you discover a scam tell your friends and family. If you have been a victim of a scam you should report it to Consumer Direct on **08454 04 05 06** [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk) You can also get clear, practical consumer advice from Consumer Direct.

Or you can contact your local police station (see your local phone book for contact details).

### Other useful places to get information are:

The Office of Fair Trading  
Telephone 0845 7 22 44 99  
[www.offt.gov.uk/consumer/scams](http://www.offt.gov.uk/consumer/scams)

Financial Services Authority  
Telephone 0845 606 1234  
[www.fsa.gov.uk](http://www.fsa.gov.uk)

Your local Citizen's Advice Bureau (see your local phone book for contact details) or visit their website at [www.adviceguide.org.uk](http://www.adviceguide.org.uk)

The information in this booklet is available in other formats. Please call **0800 389 3158** for details.

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