



REPORTING A SCAM

If you or someone you know has fallen victim to a scam, you should report it to the police on **101** and to Action Fraud on

0300 123 2040

Don't be embarrassed

If you did fall victim to the scam, do not feel ashamed, or think that you were to blame in any way. Victims of scams are just like victims of any crime – they have been targeted by criminals and bear no culpability for the crime.

The quicker you act, the sooner you might stop someone else becoming a victim. You might even be able to get your money back – if you sent off a cheque, for example, the police may be able to ask Royal Mail to intercept it or require your bank to put a stop on it.

You should also tell your Neighbourhood Watch coordinator, so that they can warn others in your area that this particular type of scam is being attempted. They will not reveal to anyone else that you have been a victim of it.



**DON'T
BE A SCAM
VICTIM!**

LOTTERY OR PRIZE DRAW SCAMS

Scammers will use any means to separate you from your money or your personal data – they operate over the phone, through the post, on the internet or face-to-face, often on the doorstep.

They will do their best to persuade you that they, or whatever it is they are offering you, are genuine – and will usually appear to be polite, friendly, and professional. It can be easy to be taken in by them – after all, they do this for a living!

However, there are also lots of signs that might indicate that all is not what it seems. Many scams follow certain patterns, and once you know what to look for, they can be easy to spot.

Here is one of the most common scams targeted at older people, and how you can avoid falling victim to it:

How does it work?

You receive a letter in the post stating that you've won a prize in a raffle, lottery or competition, and in order to receive your prize, you just have to send them your passport or bank account details so they can pay it into your bank. Oh, and they might require a small fee up front to cover the legal/tax/banking/processing charges before they can release your winnings.

DON'T BE A SCAM VICTIM!

Don't be taken in by this. Legitimate organisations would never ask for your bank account or personal details, nor would they request an upfront fee before sending you your prize. This is a sure sign of a scam. There are other tell-tale signs to look out for, too:



SPOT THE SIGNS!

- Does the letter contain bad spelling or grammar? If so, it's a scam. Bin it!
- There are certain letter styles that are commonly used in competition or lottery scam mail:
 - Coats of arms
 - Seals
 - Serial numbers
 - Barcodes
 - Watermarks
 - Reproduced signatures
 - Rubber stamps

If you receive a letter with one or more of these on, and claiming you've won a prize draw or lottery, it's a scam. Bin it!

- Did you actually enter the competition or lottery in the first place? Chances are you didn't. This suggests it's a scam. Bin it!
- Have you received the letter or catalogue out of the blue, without ever asking for it or ever making contact with the company? If so, it's probably a scam. Bin it!
- Are they asking you for money? Always start from the position that any request for money is suspicious unless proven otherwise. Don't send any money!

There are also some practical steps you can take to reduce the risk that you will fall victim to a mail scam:



Sign up to the Mailing Preference Service

You can register online for the Mailing Preference Service at www.mpsonline.org.uk or by phoning 0845 703 4599.

WARNING: Beware of people calling you on the phone claiming to be from the Mailing Preference Service asking for payment to complete your registration – this is itself a scam!!

Sign up to the Royal Mail opt-out service

You can also opt out of Royal Mail Door to Door. This stops all unaddressed mail – post that says just 'The Occupier' or 'The Householder', for instance - being delivered to your home via Royal Mail deliveries.

Send your name and address to Freepost, Royal Mail Customer Services or email your name and address to optout@royalmail.com. An opt-out form will then be sent to your address, which you must complete and return.

Have your mail redirected to someone you trust

If you are always receiving large quantities of post and are not sure whether it is genuine or not, it might be worth redirecting all your mail to a relative or trusted friend, who can filter it for you and only pass on the genuine items.

Report scam mail to Royal Mail

If you receive written correspondence you believe to be from fraudsters, you can forward it to Royal Mail with a covering letter to: Freepost Scam Mail, PO Box 797, Exeter EX1 9UN. You can also email scam.mail@royalmail.com or call 0345 611 3413.