

Tackling Scams across Buckinghamshire and Surrey

What are scams?

The National Trading Standards Scams Team estimates that the detriment to UK consumers as a result of scams is between £5 and £10 Billion each year.



Scams come in many forms; uninvited contact is received by email, letter, telephone or in person making false promises to con victims out of money. There are many scams but the most common are fake lotteries, deceptive prize draws or sweepstakes, clairvoyants, computer scams, and romance scams. The criminals attempt to trick people with flashy, official looking documents or websites, or convincing telephone sales patter, with the aim of persuading them to send a processing or administration fee, pay postal or insurance costs or make a premium rate phone call.

“Scammers use messages of trust, secrecy, urgency and legitimacy in very clever ways in order to reassure and manipulate recipients and target their individual vulnerabilities in personalised ways which make it very difficult for the recipient to maintain ordinary decision making processes.”
Dr.
Elisabeth Carter, Senior Lecturer in Criminology and Forensic
Inquistics, Roehampton University

Who are targeted by Scams?

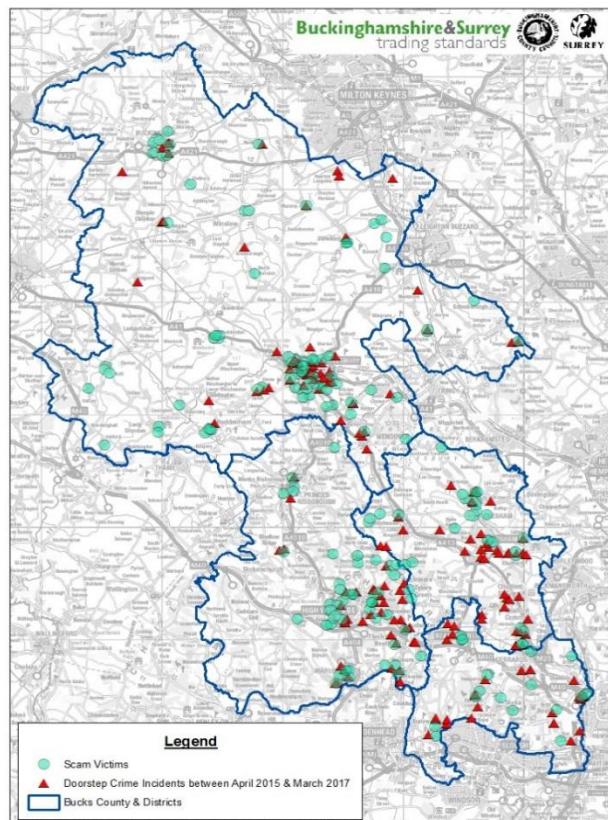
Postal, telephone and doorstep scams are often targeted specifically at older or disadvantaged consumers or those in periods of vulnerability. Whilst this may be linked to age, equally people may become vulnerable due to a range of other factors such as social isolation, low income, bereavement, confusion or those who are time pressed etc.

There is correlation between those targeted by postal, telephone and mail scams and those who are victims of doorstep crime, as highlighted by the map for Buckinghamshire below (showing known scam victims as dots and known doorstep crime incidents as triangles). In a 2015 National Trading Standards Survey, 83% of doorstep crime victims also said that they received unwanted telephone calls and 84% said they received unwanted mail.

Easy transport connections with the closeness of the M25 and M40; relative wealth of some residents and increasing age are all factors which may cause areas in Bucks and Surrey to be targeted by doorstep criminals and by Scams.

The predicted rise in the number of elderly people, and those affected by dementia is likely to lead to an increasing problem.

National estimates indicate that only 1 in 10 doorstep victims and 1 in 20 scam victims are known to us due to high levels of under reporting and, in some cases, a lack of recognition of the problem.



Tackling scams and protecting vulnerable people is a priority area for the service. As well as the large financial losses associated with these crimes they also have a serious and detrimental impact on the health and wellbeing of victims. It is not unknown for people to be targeted until their entire savings have been spent, and the Service has come across individuals who have gone so far as to take out large

additional loans or to develop other debts to continue to be able to give money to scammers. In several cases their homes have been at risk or have been lost as a result.

Previous research has shown that victims of doorstep incidents are two and a half times more likely to die within two years of an incident than non-victims, and whilst this is unlikely to be the case for those sending money to scammers it is clear that it can put significant strain on family relationships.

One local victim banned his son from coming to his house after he found out that the son had failed to send off his cheque to a fictitious Australian lottery scam, because he believed he would otherwise have won.

How do we protect people from Scams?

Responding to Scams – Interventions based on intelligence

During 2016 the Service introduced a new key performance indicator around our work on scams.

In 2016-17 the Service considered referrals about **389** people known to have been targeted by scammers, most of which were referred to the Service from the National Trading Standards Scams Team. It was estimated that they had lost around £2m, and working with the most high risk we have saved them **£614,320**.

Preventing people becoming victims – Call Blockers

One of the ways in which the Service supports people not to respond to telephone scams is by the installation of telephone call blocking devices, which prevent calls from those who are not willing to identify themselves or from any number which isn't pre-registered. These also reduce the stress described by those persistently targeted of a constantly ringing telephone.

The Service has used Police and Crime Commissioner funding and Proceeds of Crime (Asset Recovery Incentivisation) funding to buy a number of Truecall blockers which are installed on a long term rental basis for as long as they are required.

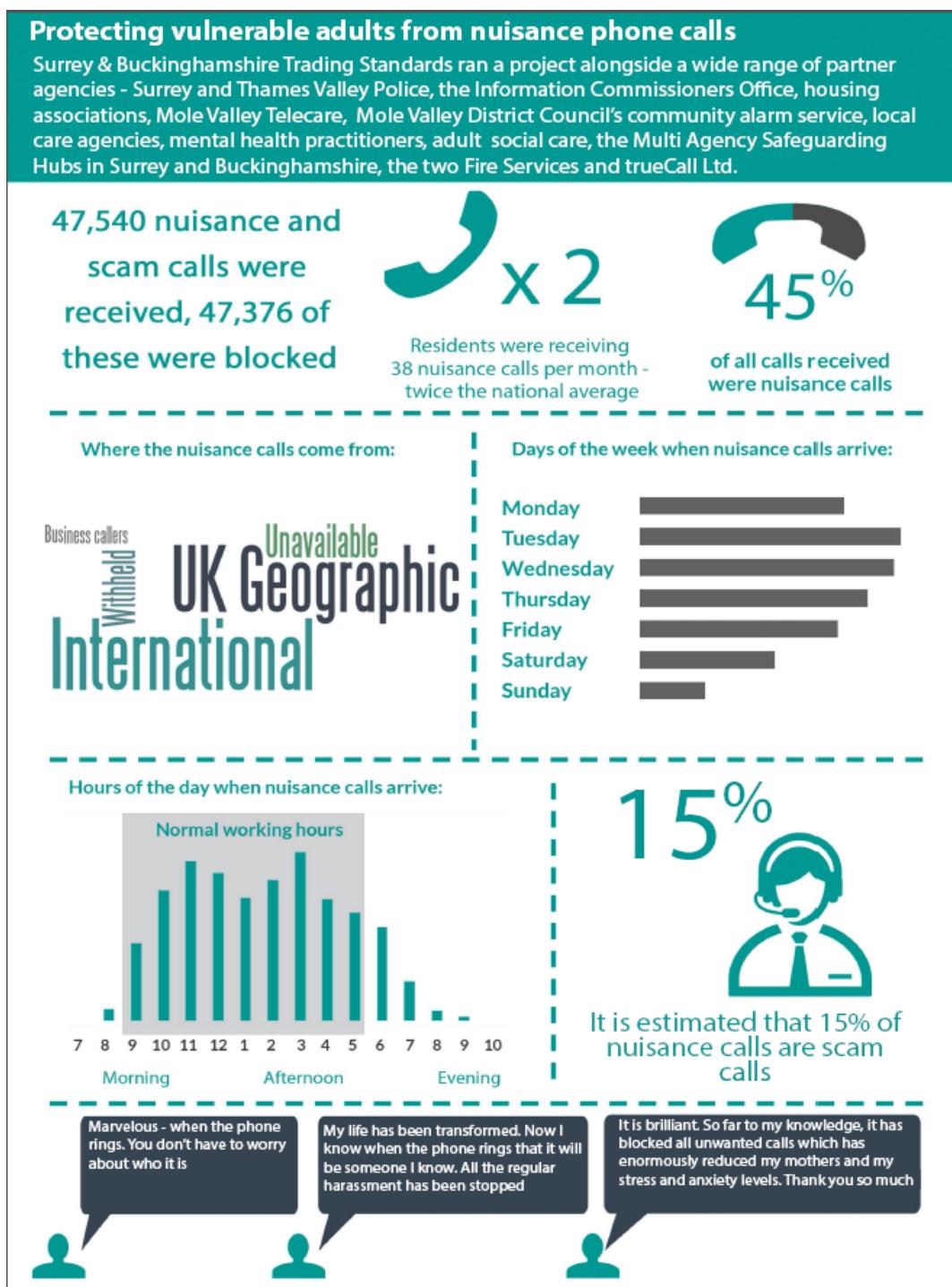


Many of these calls are scams that aim to con people out of money. Unfortunately they're on the increase but a trueCall device will block nuisance and unwanted calls to give you peace and quiet at home.

Aligned to the installation, the Service also ran a project to learn more about when people are targeted and the number of calls (see below). The Service has shared this information with the Office of the Information Commissioner. During the project **47,376 nuisance calls were blocked**, of which we estimate at least 15% (over 7,000) were scam calls.

The project has recently been shortlisted for the Excellence in Fraud Prevention category of the Government Counter Fraud Awards.

Impact of the Call Blocker project



Building Partnerships to protect residents – Scams Conferences

In November 2016 and January 2017 the Service worked with the National Scams Team to run Scams Conferences in Bucks and Surrey respectively, aimed at engaging partners and raising awareness of the extent of the problem of scams. These conferences were funded from the Proceeds of Crime Asset Recovery Incentivisation Scheme (ARIS).

Over 80 delegates attended each event, and feedback was that participants found them informative and engaging and they have led to a raised awareness of the work being carried out in this area amongst other services and those in the charity sectors. This led to several new key relationships being formed, including one within the Housing Sector, and one within the Charity Community sector which has led to more awareness of Scams and recruitment of “Scam Champions” and “Friends against Scams” going forward.

Having victims of scams and their families talk about their experiences was particularly hard hitting.



Building Awareness – Friends Against Scams and Scam Champions

To support the conferences we have subsequently offered "Friends against Scams" and "Scam Champion" training to those who are in a strong position to cascade this out to the community, including a "Mirror" newspaper group journalist and Neighbourhood Watch.

Friends Against Scams is a National Trading Standards (NTS) Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering communities to "Take a Stand Against Scams". It has been created to tackle the lack of scams awareness by providing information about scams and those who fall victim to them. This information enables communities and organisations to understand scams, talk about scams and cascade messages throughout communities about scams prevention and protection. Friends Against Scams encourages communities and organisations to take the knowledge learnt and turn it into action.

As a direct result of the first Scam Champion training in early March approximately 700 people have been spoken to about Scams and we are aware of one Champion who called the Police during a doorstep fraud being carried out in Buckinghamshire. Since then the Service has continued to deliver this training across both counties to spread the message further including at this years' Bucks County Show.

The Friends Against Scams campaign has continued into 2017-18 with 10 training events being held across both counties attended by around 70 people who are now Scams Champions. They have subsequently cascaded the Friends Against Scams training to over 1000 people. Two of the Champions have been interviewed to appear on the BBC programme Rip Off Britain in early 2018. We have also discussed the initiative with some of our Primary Authority Partner companies, and as a result British Gas has committed to train their staff who visit vulnerable people in their own homes.

The importance of Partnership Working

Understanding the underlying causes of a person responding to scams allows us to begin to tackle the issue. However due to the complexity of issues, it is important that the Service works with a range of partners to ensure our response is coordinated and most likely to have a positive impact. Some examples of such partnership approaches are summarised below:

Safeguarding and working with Adult Social Care

The Service has had a Trading Standards officer sitting on the Surrey Safeguarding Adult Board for 7 years and this has helped to raise awareness within several sectors represented on the board. We also regularly attend the 4 areas represented on each of the Safeguarding sub groups, raising our profile and how we can help in the area of safeguarding against financial abuse still further. It has helped us to form relationships with Housing, Carers groups, the Police and ASC. The Service is having an input into the training on Financial Abuse which is being drawn up by Surrey's Safeguarding Adults Board.

The Service is closely aligned with colleagues in Buckinghamshire Adult Social Care (including the Multi Agency Safeguarding Hub) and a number of 3rd Sector Agencies. Work under the umbrella of the Bucks Safer Adults Board is on-going to create effective victim pathways. This will look at earlier intervention by the appropriate agency where vulnerabilities are identified and preventative actions such as reducing isolation can be explored with the individual.

The Service is working with the Bucks Safeguarding Adults Board to develop materials for the benefit of all first responders including a Safeguarding App. This would support first responders in their roles and provide greater consistency and confidence in the safeguarding process.

Safer Bucks Partnership and “Street Associations”

Following a successful bid for funding from the Safer Bucks Partnership Board, who allocate funding from the Thames Valley Police and Crime Commissioner, during the year a Project Support Officer was appointed to coordinate and drive the work to finalise the creation of the first “Street Association” to cover an entire parish in the UK which was launched in February.



The project was aimed at creating a community-wide culture of neighbourliness across the seven villages that make up the Hughenden Parish. From the perspective of the partners in local government, public health and the police, the main focus is improving community care and protection for the most vulnerable in the Parish of some 9000 people and where 29 per cent of the population is over the age of 65 years. For the community, led by various partners such as Residents and Community Associations, local businesses and the Parish Council, the aim was to improve levels of

engagement, inclusion and cohesion. Members of the Street Association are trained to look out for doorstep crime and scam victims but also to spot the signs of potential vulnerability in their neighbours (e.g. widowhood, loneliness, ill health) and refer for early intervention professional support.

Following the success of this Street Association further areas are now being considered, particularly those communities with a greater than average 65+ age group, notably where this also correlates with high levels of both doorstep crime and/or National Trading Standards Scams Team identified scam victims.

In the Thames Valley area the Service has linked to the Adult Exploitation Steering Group, set up by the Safer Buck Partnership. This was initially focused on Modern Slavery but has been broadened to look at all forms of adult exploitation including scamming and doorstep crime. This initiative has brought together key players in both the public and third sector to seek greater understanding of each other's remits, agree referral protocols and coordinated action in the event of an incident.

Police and Crime Commissioner

In addition to the work to develop the Hughenden Street Association the Service works closely with its local Police forces and Police and Crime Commissioners' offices on a range of scam related issues:

The Service is represented on the pan Sussex/ Surrey Fraud Group where the Police and the Trading Standards Service are working closely to develop methods of minimising and acting on scam related Frauds. Sussex started their Operation Signature, which has more recently become a priority for Surrey Police and we were involved at the early stages of its development, engaging with Crime Reduction Advisors amongst others. Operation Signature aims to minimise the vulnerability of elderly victims to deception and fraud by working with partner agencies, extended families and carers to raise awareness of the breadth of deception and fraud scams. The Service will soon be delivering training to PCSOs across Surrey Police to aid with this work.

In the past, funding from the Surrey Police & Crime Commissioner has been used to produce Scams booklets and sticker packs. More recently these have been funded from money confiscated from the Proceeds of Crime.

The Service sat on a "Cyber Group" Forum hosted and funded by the Surrey PCC, which launched a Cyber Crime information forum. The forum is designed to bring relevant partners together and has set up a website giving preventative advice about cybercrime to residents.

Thames Valley Digital and Cyber Crime Strategy is under development and Trading Standards are on the Strategic Partnership Board. This is largely going to be an awareness raising strategy aimed at three identified target groups: Children, the General Population and Business (SMEs).

The Service has a seconded police officer within Trading Standards in the Aylesbury office which facilitates additional intelligence (i.e. access to police National Computer Database). This arrangement is in its fourth year now, and is developing as both parties realise the potential of the arrangement. e.g. we have arranged training for all Neighbourhood and Response Teams across the county. As a result response times, and mutual understanding of each other's roles, has improved substantially.

The Service has an active “Rapid Action Team” to respond to Doorstep Crime which is in progress, to secure evidence and to begin supporting victims. The Service works closely with the Police on Doorstep Crime matters, and assists in training newly qualified and trainee Officers.

Victim Support

The Service has engaged with Victim Support and were the keynote speakers on their weekend Conference. We are developing a pathway where we will pass Scam Victims to them if desired by the individual and counselling support can be given for as long as it is required. This is a new initiative and if it is successful we will seek to expand it to Bucks Victim

Surrey Community Action

The Service has a good working relationship with “Surrey Community Action”, who engage with the Public and voluntary sectors and we have held several joint ventures together enabling us to get to a wider cross section of communities who also serve to help the most vulnerable in our communities.

National Trading Standards and the National Scams Team

The Service has recently been successful in bidding to host the National Scams Team. The work of the NTS Scams team fits very closely with our own priorities and focus of protecting vulnerable people by working in partnerships to achieve more than we could alone, so we are confident that the new hosting arrangement will be mutually beneficial. A Briefing Note has been produced on the work of the National Scams Team and our future hosting arrangements –**Annex 1**



Prevention Materials - No Cold Calling and Scams Sticker packs

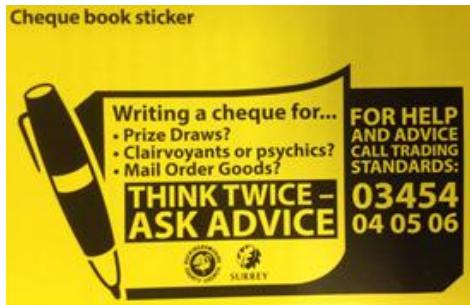


The Service produces “No Cold Calling” Sticker packs and “Scam” Packs. These have been widely received and we have distributed many thousands throughout both counties (over 100,000 have been distributed so far, over 20,000 in the last financial year) they have also been adopted across several regions and by the National Scams Team. The second print run of the Scams packs adapted to include reminder stickers for computers and some advice on Cyber Crime.

Computer sticker - put this on the side of your monitor to remind you not to click on a link without thinking first.



Cheque book sticker



Phone sticker



Working with Banks and Building Societies – the Banking Protocol

The Banking Protocol aims to train customer facing staff in financial institutions about scams. If they notice something amiss with a customer they can report this to the Police to make it harder for people to lose money to scammers. Trading Standards will work closely with the Police to investigate cases referred from banks and the Service is discussing with the police how to make this as effective as possible.

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Bank staff trained to spot cash scams as they take place

By Tony Bonsignore
Reporter, Money Box

04 March 2017 | Business

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All bank staff are to be trained to spot signs that a customer may be withdrawing cash to give to a scammer.

Police hope the scheme will help reduce financial crime by spotting scams before money has been handed over.

The plan is to train every single front-facing employee of banks, building societies,

Surrey Police are intending to sign up to the Banking Protocol in the autumn of 2017. In Bucks the Service, Thames Valley Police and Buckinghamshire Adult Social Care have teamed up with banks in one pilot district where there has been a spike in courier type frauds to improve awareness and coordinate a rapid response in the event of a suspected fraud. However, more widely Thames Valley Police are considering when would be the best date to fully implement The Banking Protocol.

In addition to the specific Scam Champion training, the Service has provided talks to raise awareness about scams to key services including banks, (where we helped by partaking in an anti fraud video produced by NatWest for their staff) Medical Surgeries, Victim Support, Safeguarding Adults Board, Older Persons Forums and Sheltered Housing

Supporting Victims

When we receive details from the National Trading Standards Scams Team of a person they believe has been targeted by scammers below is the broad structure of our current interventions:

1. Take a holistic view of the victim beyond the immediate fraud
2. Check our database to see if they are a previous complainant, in which case we create a unique database file for the victim which is updated with every subsequent action.
3. Check with Adult Social Care (ASC) whether the victim is known to them
4. Write to all those on the list who are new to us and we send material and a questionnaire for them to complete. If responses indicate they want a visit or the offered call blocker that response is met.
5. Dependent on information back from ASC, risk assess next step
6. Armed with assessment form will visit ASC known victims (if still believed to be alive) either alone or if risk assessment warrants it joint visit: if known to be in receipt say of mental health care then usually CMHN, or MASH officer or even police or PCSO – will always look, wherever possible, to accompany someone who knows the victim to improve the chance of gaining access to property
7. On arrival will always indicate that victim has been referred due to concerns about potential fraud and that we might be able to help them.

8. Once in property will if possible take opportunity to look around (easier if joint visit) – e.g. for signs of scam mail, hoarding, neglect or self-neglect.
9. Will talk at length to the victim – looking for signs of cognition issues (if not already known), infirmity, family and neighbour relations. Will ask about phone calls, doorstep calls, internet activity etc. – similar victim profiles and often the victim is also being defrauded by other means. Assessing if possible levels of mental capacity in relation to the scamming and generally. Trying to ascertain how long it has been going on for and potential losses. The scamming can be symptomatic of deeper rooted issues, e.g. loneliness which may offer opportunities to ameliorate further victimisation.
10. Looking for signposting opportunities e.g. Prevention Matters and perhaps referral for assistive technology, mental health support etc.
11. All the above rarely takes place during a single visit. Sometimes research needs to be carried out into problems picked up during assessment, plus also trying to engage with family, arranging for installations of: e.g. Truecall blockers, CCTV cameras, etc. Therefore, would need to liaise with other services such as Fire and Rescue, who install CCTV cameras, but will also carry out a home safety check (if there is a hoarding problem, they can sometimes be best placed to emphasise the risks and help with subsequent de-cluttering). On occasions the victim may be willing to act as a Mail Marshall. A Mail Marshall is a person who has been receiving significant volumes of potential scam mailshots but after receiving support from us rather than responding to them they send the mailshots to the National Scams Team. This is useful information as it enables the team to build a picture of what current mail scams are.

Examples of the impact our work with partners can have include

A couple in Surrey who were being contacted daily by cold callers had a CCTV camera installed and Truecall device installed as part of a safeguarding meeting and this has significantly reduced the number of callers. As part of the measures to support them ASC have taken control of their finances and this, in conjunction with the measures CCTV camera and Truecall unit, has helped to reduce their losses and enabled them to live their lives at home

We have worked with ASC, the MASH, mental health services and a third sector partner to support an elderly lady in Bucks who has been the victim of a clairvoyance scam giving away around £160,000 over about seven years. She does not have mental capacity or the ability to consent to lasting power of attorney. In conjunction

with partners we have obtained the protection of the Court and sought to redirect her mail. We have also obtained the support of a befriending service to address the underlying issue of her isolation.

Conclusion

We continue to build on the work we are doing to provide the best response we can to support residents to reduce the impact that scams can have on their lives and more broadly on our communities.

The Friends Against Scams training and development of the Street Associations will help to give residents and communities greater resilience to deal with scams and enable us to concentrate on the cases that need our resources most.

The hosting of the National Scams Team will enable us to support and benefit from the broader strategic approach they take to the scams issue and we look forward to the opportunities this will offer.

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