Scam Awareness

Protecting Yourself From Scammers

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Why It Matters

Fraud targeting older adults has reached record levels

73%

Of UK Adults
or 40 million people
have been targeted by scams

35% or 9 million people lost money

4 every minute

On average 4 people aged
50+ are scammed every
minute in England & Wales

£7.4bn

Lost by UK older
adults to scams

Cumulative (up to 2024)

Average amount lost is £1730

Who Is Being Targeted?

1. **The Financially Stable**

   Lifetime savings, pensions, and property make older adults high-value targets to scammers

2. **Trust & Politeness**

   Older generations are often more trusting and less likely to hang up on callers

3. **Digital Unfamiliarity**

   Less experience with online fraud tactics makes scams harder to spot and older people more vulnerable

4. **Isolation**

   Loneliness can make people more willing to engage with and trust strangers


Dear Customer,
Please, make sure to update your account information.
PHISHING DETECTED!
SECURITY ALERT!
YOUR ACCOUNT
IS AT RISK!
UPDATE INFO
IGNORE

Phishing

Phishing

What is it?

A scam where attackers send fake emails, text messages, or make phone calls pretending to be from a trusted person or organization. Designed to trick you into revealing sensitive information like Passwords or Credit Card Numbers or to infect your device with malicious software.

- Banks
- HMRC
- NHS
- Friends
- Employers
- Pension Providers

Phishing

Fraudulent messages that look real — designed to steal your personal information

Spot the Red Flags

- Urgent language — "Act now or lose access!"
- Misspelled sender addresses or company names
- Links that don't match the real website
- Requests for passwords, PINs, or bank details
- Unexpected attachments you didn't request

What To Do

- Never click links in unexpected emails or texts
- Go directly to the official website by typing the address yourself
- Call the organisation using a trusted number to verify

Grandparent Scams

The Grandparent Scam

How It Works

- A scammer calls pretending to be your grandchild in crisis — arrested, in hospital, or stranded abroad
- They beg you not to tell other family members
- AI can now clone voices of loved ones, making calls sound authentic
- They ask for urgent payment via gift cards, bank transfer, or cash
- A fake "lawyer" may join the call to pressure you further

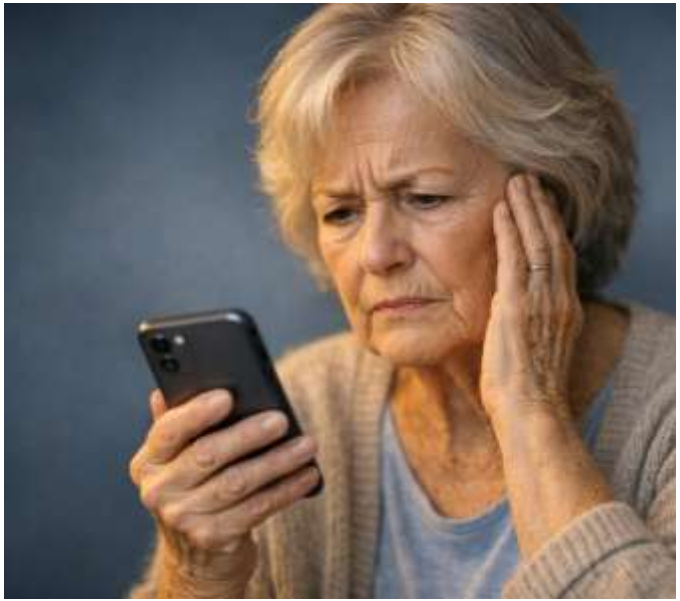
Protect Yourself

- Hang up and call your grandchild directly on a number you trust
- Agree on a family "safe word" only you all know
- Never send money based on a single phone call
- Be suspicious of requests for secrecy

Impersonation Scams

Impersonation Scams

Scammers pose as HMRC, the NHS, DWP, or Police to create fear



Warning Signs

- They claim your National Insurance number is linked to a crime
- Threats of arrest if you don't pay immediately
- Demands for payment via gift cards, cryptocurrency, or bank transfer
- They ask you to move money to a "safe account"
- Pressure you to act now and tell nobody

Remember: No government agency will ever demand immediate payment or threaten arrest over the phone.

Tech Support Scams

Tech Support Scams

How They Work

1

The Hook

A pop-up appears on your screen warning of a virus
or
you receive a call claiming to be from Microsoft, BT or another trusted company

2

Panic

They create urgency — your computer is "infected" and your bank details are “at risk”
You need to “act now”

3

Access

They ask you to install software giving them remote access to your computer

4

Theft

Once in, they steal passwords, banking details, or demand payment for fake repairs

Romance Scams

Romance Scams

- Be cautious of individuals who develop relationships very quickly or express strong feelings early on
- Be wary of excuses not to meet in person or to avoid live video calls
- Never send money, cryptocurrency or gift cards to someone you have not met face-to-face
- Be alert to requests linked to investments, medical emergencies or travel costs
- Speak to a trusted friend or family member if something feels unusual or pressured

Romance fraud is particularly harmful because it targets trust and emotional connection. Offenders will often spend significant time building what appears to be a genuine relationship before attempting to exploit their victim financially.

While the monetary losses can be substantial, the emotional impact is often just as damaging.

People aged 55 to 74 suffered the greatest financial losses, accounting for almost half of the total amount stolen.

Investment & Pension Scams

Investment & Pension Scams

£879.8 million

Lost per year

£2.4 million a day

Warning Signs

- Guaranteed high returns with "no risk"
- Pressure to invest immediately — "limited time offer"
- Unsolicited contact about investment opportunities
- Cryptocurrency schemes promising massive profits
- Cold calls about your pension — this is illegal in the UK
- Offers of free pension reviews
- Offers to release pension funds before age 55

Always check:

Verify any investment firm on the Financial Conduct Authority FCA Register (fca.org.uk) before parting with money.

If you receive a cold call about your pension, you can report it to the Information Commissioner's Office online or by calling 0303 123 1113.

Doorstep & Home Repair Scams

Doorstep & Home Repair Scams

Common Tactics

- Bogus tradespeople offer repairs for problems that don't exist
- They demand cash up front then disappear or do shoddy work
- Fake charity collectors at your door
- Impersonating utility companies to gain entry
- Distraction burglaries — one talks while another enters

Golden rule: Never let strangers into your home or agree to work on the spot. Always get multiple quotes.

AI-Powered Scams

Technology is making scams more convincing than ever

Voice Cloning

Scammers use AI to clone the voice of a family member from just a few seconds of audio. They then call pretending to be that person in distress.

Deepfake Videos

AI-generated video calls can impersonate trusted people — your banker, solicitor, or even a grandchild — making video verification unreliable.

AI Chatbots

Automated systems can hold realistic conversations via text, managing hundreds of romance or investment scams simultaneously.

Four Signs of a Scam - THE RED FLAGS

If you notice any of these, stop and think carefully

1. **Authority**

   They claim to be from a trusted organisation — your bank, the police, HMRC, or the NHS

2. **Urgency**

   They pressure you to act immediately — "Do it now or face consequences“

3. **Emotion**

   They play on your fear, hope, or compassion — a loved one in danger, a prize to claim

4. **Secrecy**

   They tell you not to discuss this with anyone — "Keep this between us"

If You've Been Scammed

It's not your fault — anyone can be a victim. Here's what to do next.

1. **Don't Panic**

   Scammers are professional criminals — being targeted or scammed does not reflect on you.

2. **Stop All Contact**

   End communication immediately. Block their number, email, or account.

3. **Contact Your Bank**

   If you've shared financial details or sent money, call your bank's fraud team straight away. Use the number on the back of a bank card.

4. **Report It**

   Report to Report Fraud (0300 123 2040) or reportfraud.police.uk. Formerly known as Action Fraud

5. **Tell Someone**

   Talk to a trusted friend, family member, or call Age UK (0800 678 1602) for support.

31% of scam victims report negative mental health impacts. You are not alone.

Helpful Resources & Contacts

UK Resources

Report Fraud
0300 123 2040
reportfraud.police.uk

Age UK Advice Line
0800 678 1602
Free, 365 days a year

Citizens Advice
0800 144 8848
citizensadvice.org.uk

FCA Register
Check investment firms
fca.org.uk/register

Suspicious texts

Forward to 7726 (free)

Call your bank on 159

Pause. Reflect. Protect.

Three steps to stay safe from scams

Pause

Stop and think before responding to any unexpected contact

Reflect

Ask yourself — does this feel right? Would a real organisation do this?

Protect

Contact your bank and report anything suspicious

Stay Safe, Stay Informed

Knowledge is your best defence against fraud

www.oakdigitalsolutions.co.uk

Please share this information with friends and family