

Avoiding scams

Smart ways to
protect yourself

**Money
matters**



We are Age UK.

*Our network includes Age Cymru,
Age NI, Age Scotland, Age International
and more than 160 local partners.*

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Every effort has been made to ensure that the information contained in this guide is correct. However, things do change, so it is always a good idea to seek expert advice on your personal situation.

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Introduction

No one likes to feel that they've wasted or, even worse, been conned out of their money. Unfortunately, there are plenty of situations in which you can act in good faith and suddenly find you've come off worse from a transaction.

The word 'scam' can be used to describe anything from criminal fraud to sharp, but legal, selling practices designed to cheat someone. Fortunately, a lot of scams and bad purchases can be avoided if you know what to look for.

This guide explains the different ways that you might be contacted, some of the most common scams and what you can do if you fall victim to a scam. Although this guide does not focus on high-street sellers, the questions it encourages you to ask are still relevant when dealing with well-known companies.

Throughout this guide you will find suggestions for organisations that can offer further information and advice about your options. Their contact details can be found in the 'Useful organisations' section (see pages 30–38). Contact details for organisations near you can usually be found in your local phone book. If you have difficulty finding them, your local Age UK should be able to help (see page 30).

As far as possible, the information given in this guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.



This symbol indicates who to contact for the next steps you need to take.

Are older people at risk?

Older people can present an attractive target for scammers, not least because they are more likely than younger people to have easily accessible savings. Some older people are isolated, and may not have anyone to go to for advice. People in later life may also be less likely to have access to the internet as a useful checking tool, although this is changing.

Most of us can protect ourselves from scams if we have the right information and advice.

Take advice

If you are contacted with what seems like a good deal, don't be afraid to take advice before making a decision to buy or invest. Ask your family and friends what they think. Having a website doesn't necessarily mean that a company is reputable, even if there are customer testimonials. What do reviews on other websites say? Similarly, if you're talking to a salesperson, do not take their claims at face value.

Even legitimate companies will praise their products and downplay any limitations. Search for other opinions to get a balanced view. For further advice, contact one of the advice agencies listed in the back of this guide (pages 30–38).

what next?

The internet can be a good way to research anything that you're unsure about. If you aren't confident using the internet, ask your local Age UK for help – many offer training sessions and advice on getting online for older people. UK Online Centres also help people who want to learn basic computer skills (see page 38). Your local library might also offer computer training.

Carers, relatives and friends

If you're concerned that someone you know is being tricked or buying unsuitable products and services, you can:

- look out for warning signs, such as unusual amounts of post or evidence of large cash withdrawals
- offer advice and support – reassure the person that this is a common problem and can happen to anyone
- get help – contact one of the useful organisations listed in the back of this guide for further advice (pages 30–38).

Take your time

A common feature of scams and sharp selling practices is the pressure to commit yourself very quickly. You may be told that an offer is only available for a limited period, or that by signing now you'll get a discount on the usual price.

A genuine offer is unlikely to require you to make an instant decision. Don't let yourself be rushed. Take your time to decide whether the product or service, and the terms offered, are right for you. Consider whether you really want or need what is being offered. If you want to buy something expensive like double glazing, get written quotes from several companies. And don't sign anything until you are completely happy about it.

You could also ask neighbours and friends whether they can recommend someone who's done a good job for them. If someone approaches you offering a service, you could phone the relevant trade association or look it up on the internet to see whether they are a member before you agree to them carrying out work for you. You should also get a quote for the cost of the work and decide whether you think it's a fair price, before you agree to it.

Be cautious if you're asked for payment before you receive any products or services. In particular, don't make cash payments to traders you don't know until you're sure the work has been carried out to your satisfaction. If you're being pressured to pay before then, contact family, friends or the police. Never give your bank details to people you don't know.

what next?

To find a trustworthy tradesperson, look for one recommended by the Office of Fair Trading (OFT), which will have an OFT Approved code logo or find out whether your local authority runs a Local Authority Assured Trader Scheme. Alternatively, TrustMark, or a home improvement agency, can help you find someone reliable. Their contact details are in the 'Useful organisations' section (pages 30–38).

Is it clear what is being offered?

Before buying a product or service, or making an investment, make sure you understand fully what the offer entails so you can make an informed decision. If you don't, ask yourself whether you can trust the advice you receive. Does the salesperson really have your best interests in mind?

The offer may be related to a subject that's currently in the news. However, the suitability or value of a product, service or investment will still depend on its particular details and on your personal needs. For example, even in a rising property market, the value of a piece of land will be heavily influenced by whether it has planning permission or not. And just because the cost of a service is reduced for an introductory period doesn't mean that you need it any more than you did before it was reduced. Think about whether you really want what is being offered or whether the salesperson is just being persuasive or pushy.

Consumer organisations often tell us that if something seems too good to be true, it probably is. In investments, levels of risk and return are closely linked, so beware of those that offer guaranteed high returns. It's sensible to question claims made about products before buying them. Home demonstrations – for example, of vacuum cleaners – may be designed to show the product to its best advantage. Research that appears to support claims made about food supplements or slimming aids may be selective or even invented.

what next?

Always consider taking independent financial advice from an adviser authorised by the Financial Services Authority (FSA) before making financial investments. For more details, see 'Bad investments' (page 26).

Checking companies' credentials

Before you commit to buying anything, be sure you have enough information about the seller. Don't hand over any money or give them any personal information before verifying who you're dealing with. It's worth checking the following points, particularly if you haven't heard of the company before.

- Do you have a contact number and does it work?
Be wary if the only number you have is for a mobile phone (numbers that begin '07'). See page 19 for more information on telephone selling.
- Do you have a postal address for the company?
Be cautious if it uses only a PO Box number.
- Is the company based overseas? If so, the usual consumer rights may not apply or could be very difficult to enforce.
- Is the company or individual properly regulated, or a member of a trade association? Check any claims made with the body concerned.
- Remember that it's easy to have business cards, stationery and websites designed. Don't judge by appearances alone.
- Can you find any independent information about the seller?

what next?



Local community websites can be a useful source of information and recommendations. Contact Citizens Advice Consumer Service (Consumer Council in Northern Ireland) for further information on checking companies' credentials (page 33).

At your home: rogue traders

Doorstep selling can present a number of risks – for example, dishonest tradespeople may carry out unnecessary work to a poor standard at inflated prices. It is wiser never to buy anything from callers who you have not bought from before (and know to be reliable). You could put up a notice to say that you do not buy on the doorstep. You may be able to request one of these from your local authority and there are also free printable versions online. Bear in mind that these signs may not deter all cold callers.

Pushy and persuasive salespeople may offer what seem to be large discounts, time-limited offers, or just refuse to take ‘no’ for an answer. These selling techniques can be difficult to resist: the best defence is not to expose yourself to them.

Remember that if you sign a contract for a purchase above £35 from a seller in your home, in most cases you have at least seven days to change your mind (the ‘cooling off’ period). This applies even if you invited the salesperson into your home. However, if your seller is a rogue trader and you can’t trace them, your consumer rights may not be of much use.

Don’t be pressured into making any payments – particularly in cash – or signing documents until you’ve had a chance to think about things or discuss them with family or friends. A reputable company will not try to force you into an instant decision. Take your time and shop around to see whether you’ve been offered a good deal.

what next?



See our free guide *Staying safe* for more information about rogue traders. For information about your consumer rights, contact the Citizens Advice Consumer Service (the Consumer Council in Northern Ireland) (page 33) or your local Citizens Advice Bureau (page 32).

Don't be pressured into making any payments – particularly in cash – or signing documents until you've had a chance to think about things or discuss them with family or friends.



At your home: bogus callers

Bogus callers are people who try to con their way into your home to steal from you or trick you out of money. They might pretend to be an official from your gas or electricity company, or a salesperson. They might pose as a charity worker, although there are also many legitimate door-to-door fundraisers. It may even be someone with a hard luck story claiming to need to borrow a few pounds or wanting to use your telephone in an emergency. A recent scam involves people knocking on the door and claiming they're conducting a survey.

Before you answer the door, remember to take the following steps.

- **Lock** – Lock all your other outer doors before you go to the front door. Some burglars work together – one keeps you chatting on the doorstep while another gets in through a back door.
- **Stop** – Think about whether you're expecting anyone.
- **Chain** – Put the door chain on (don't keep the chain on all the time as it will prevent anyone with a key from entering, such as a home help). Look through the window or spy-hole to see who's there.
- **Check** – Ask for an identity card and examine it carefully. If you've seen identification, but are still unsure, check who they are by phoning the company that they represent. Get the number from a bill or your phone book rather than calling a number they give you as they could be putting you through to an accomplice.

You can always ask the caller to come back at another time when someone will be with you or tell them to write to you to arrange an appointment. A genuine caller won't mind you taking these precautions. If you don't want to be disturbed by cold callers, consider putting up a 'no cold callers' sign on your door.

Remember, you do not have to let any stranger into your home. If you are suspicious, or the caller will not leave, dial 999 and ask for the police. If you don't feel that you're in immediate danger but you want to report the incident, call the police on the non-emergency number 101.

**what
next?**

Our free guide *Staying safe* has more information about dealing with bogus callers.

‘I asked for a business card, but the one they gave me only had a mobile number on it and no address.’

Janet was recently visited by two men who offered to resurface her driveway.

‘I answered the door and the older of the men explained that they’d been driving past and saw my drive needed some work doing on it. I couldn’t see anything much wrong with it but they made it sound quite urgent. I asked for a business card, but the one they gave me only had a mobile number on it and no address.

‘I remembered I’d seen a story in the local paper about dishonest workmen charging as much as ten times their original estimate and driving one man to his building society to get the money out.

‘I said I’d have to think about it and that my neighbour was coming round later, so I’d talk about it with her. I contacted Trading Standards afterwards and they said you should always be cautious when firms cold call offering these types of services.’

She also told us:

‘My neighbour received a letter from Holland saying that she’d won a lottery prize. She wrote back to say she didn’t see how, as she’d never entered anything. That just seemed to encourage them and now she gets quite a few letters. Best to throw anything like that straight in the bin.’



Direct mail scams

Receiving unsolicited offers of products and services through the post can be irritating and often puzzling. This ‘junk mail’ can also cause problems for vulnerable people who are unable to judge the products being offered.

If you receive something that looks like a scam and the mail is addressed to you, you can complain to the Advertising Standards Authority (see page 31) or report it to Action Fraud, either online or over the phone (see page 31).

Companies in the UK are required to follow certain rules when sending out direct marketing. By registering with the Mailing Preference Service (page 35) you can have your name taken off most direct mailing lists, although the service does not cover mail that is unaddressed, addressed to ‘The Occupier’ or originates from overseas. Once you are registered, companies should not contact you, and you can complain to the Mailing Preference Service if they do.

Unfortunately, many scammers and criminals also use letters to contact people. Some of the more common types of direct mail scams are listed on page 16. Many direct mail scammers are based overseas, so they’re unregulated and largely beyond the reach of UK authorities. If you receive a direct mail invitation of this kind, ignore it and throw it away. Never reply to these letters. If you do, your details could be circulated to others running similar schemes and you could end up being bombarded with scam mail.

When you register to vote, tick the box to opt out of the ‘edited register’ as this can be used to send unsolicited marketing mail.

If you buy a product online, you will usually be asked if you want to receive direct mail or marketing emails from the company – make sure you tick or untick the right box if you don’t want them to contact you.

**what
next?**

Contact the Mailing Preference Service (page 35) to have your name taken off direct mailing lists in the UK. Details of overseas scams can be sent to the Office of Fair Trading or Trading Standards (pages 36 and 37) to help their investigations.

Common direct mail scams

The following are common types of direct mail scams.

- **Lotteries/prize draws.** You may be told that you've won a large sum of money or a prize and asked to pay an administration fee before you can collect it. Often you won't remember entering a lottery – this is likely to be because you haven't entered one and it is a scam. The prize is either non-existent or worth very little. You might be asked for further payments or to call a premium rate number before this becomes clear. A genuine lottery will not ask you to pay a fee to collect your winnings.
- **Psychics and clairvoyants** may claim to have seen something in your future and ask for money to disclose what it is.
- **Pyramid schemes** can take the form of chain letters or selling schemes. The former can be illegal. In either case, you may be encouraged to send money to the person who has contacted you, either through the promise of great rewards, or by threats about what might happen if the chain is broken.
- All kinds of products may be sold on the basis of **unrealistic claims** about their usefulness or value. These products often turn out to be of a far lower quality than the original claims suggested.

- **Miracle health cures and weight loss products** are a good example of the kind of unrealistic claims made about products. Many of these medicines have not been properly tested and could even be harmful. Consult a medical practitioner before you buy any medicinal products online in this way. This scam can also apply to medicines sold online. To check whether an online pharmacy is legitimate, look for the ‘Registered Pharmacy’ logo on the home page – if you click on this it will lead to the General Pharmaceutical Council website.
- **Hard luck stories.** The fraudster may claim to have lost all of their money in unfortunate circumstances or that they need money for an operation, and will ask you to transfer or send some.
- **Bogus job offers** usually involve an offer of work to do at home in return for a registration fee.
- **Pension scams.** You might be told by someone that they’ve found a loophole that will allow you to get hold of some of your pension income before retirement in exchange for a fee. While there are genuine schemes that let you access your pension over the age of 55, if you see something claiming you can get your cash before this age or that you can have more than 25 per cent of the pension value ‘released’, this is likely to be a scam.

Don’t fall for fraudsters who tell you not to tell anyone about their letter. No reputable organisation would ask you to do this.

Email scams

Email offers a cheap way of reaching large numbers of people for very little cost, so it's popular for both honest and dishonest purposes. Unsolicited emails – generally known as spam – can usually be spotted because you have not requested or agreed to the contact. Scam emails are likely to contain spelling or grammatical errors in the subject box to get around the spam filters that email providers set up to block them. Don't open email attachments from people you don't know or click on links within the email, as these will often carry a virus and can infect your computer.

Never reply to scam emails, even to say 'no', as it will let the sender know that your email address is active and this is likely to encourage them to send more emails.

A common scam is for a fraudster to send an email claiming to be from your bank or another trusted organisation, which directs you to a fake website where it asks you to enter your account details. The website will often be cleverly designed to look like the organisation's real website. Ignore these types of emails.

Scam emails can be used by fraudsters to attract victims. One well-known type of email scam is called 'advance fee' fraud. This takes different forms, but commonly the initial email explains that the sender has money or something valuable and needs help to move it – often from one country to another. In return, the donor is promised a reward. Once involved, victims are persuaded to make a payment to help the transaction along. The promised reward never appears.

Alternatively, victims are asked to provide their bank details. These are then used to remove money from their account. As with other scams, once you have paid you will be encouraged to make further payments.

If you have lost money through an email scam or you think someone has hacked into your computer, report it to Action Fraud (see page 31). You can also get advice from the anti-scam campaign group Think Jessica (see page 37).

what next?

Most email accounts can be set to block spam, so check your settings. You can visit the 'Help' pages of your email account provider for information about how to deal with scam emails. Get more advice on how to avoid being targeted by scammers from www.getsafeonline.org

Telephone selling

Unsolicited telephone calls are used by both genuine and fraudulent businesses to reach new customers. Many people find them irritating and would rather not receive them.

The Telephone Preference Service (TPS) is a free register that allows you to opt out of receiving unsolicited sales and marketing calls. Registering with the TPS should greatly reduce these calls, but you may still get some – particularly from overseas companies.

Be wary of calls from companies that you've had no previous dealings with. Don't be afraid to put the phone down or end the call with a brief 'no, thank you'. The caller will probably expect, and be used to, a high proportion of calls ending in this way.

Pressure selling by telephone of dubious financial investments – so-called ‘boiler room’ operations – is also a recognised problem. Check whether companies are authorised by the Financial Services Authority (page 33). You can find out more about bad investments on page 26.

If a caller gives you a number to call back, this still doesn’t necessarily mean that the company is genuine. Try to find information about the company from an independent source. Avoid calling numbers that begin ‘09’ as these are charged at premium rates, costing up to £2 per minute.

Scammers might also contact you by telephone to con you into handing over your bank card. If a caller, claiming to be from your bank, says that your account is at risk, don’t agree to send them your bank card or give it to a courier they say is coming to collect it.

**what
next?**

Contact the Telephone Preference Service (page 37) for details of how to register.

Identity theft

You might receive emails or telephone calls claiming to be from your bank, or another financial institution, asking you to confirm your account details or other personal information. These are always fake, and if you disclose the information it may be used to raid your accounts. This is referred to as ‘identity theft’. Banks and institutions such as the tax authorities will never ask you for your PIN (Personal Identification Number), password or other security information in full.

If you are concerned about emails or calls claiming to be from your bank, contact your bank to discuss them, but make sure that you use the contact details on your bank statement or an official letter from the bank. If you’re asked for your details by email, do not reply or click on the link given in the email.

If you have a mobile phone, another way to keep your identity safe is to use the PIN or password function on it, so that only you can use the phone. You can call customer services at your mobile phone provider to find out how to do this. Otherwise, if your phone is stolen, the person who steals it may be able to find out personal information about you, especially if you store home telephone numbers and personal email addresses on it.

A common scam involves a caller claiming to be from a reputable IT company, saying that they need access to your computer to get rid of a virus. They can then gain access to any personal details you have stored on your computer, by uploading software called spyware. You should not give these people access to your computer as they are not genuine.

Criminals sometimes use the identities of people who have died to commit fraud, which can be very distressing for those who were close to that person. They do this by intercepting the person's mail and taking their details. When someone dies, you can help stop this from happening by registering with the Bereavement Register, which can remove the deceased person from mailing lists and stop them being sent unsolicited mail (see page 31). You can also register someone who has died with the Mailing Preference Service (see page 35).

The Government's Tell Us Once service is now available in some areas of the UK to inform all Government departments, including the Driving and Vehicle Licensing Agency (DVLA), the Pension Service and the Passport Service, of a person's death with just one call. This can protect the deceased from identity theft. Visit www.gov.uk for more information about how the Tell Us Once service works and where it is available.

There are other ways that you can reduce the risk of identity theft.

- Keep your personal documents safe and report missing passports or driving licences as soon as possible.
- Cancel any lost or stolen bank cards immediately.
- Avoid obvious passwords, such as your mother's maiden name. Also avoid using the same password for more than one account and never use banking passwords to log in to any other website.
- Keep passwords and PINs safe – don't write them down and don't disclose them to anyone.

- Shred documents such as bank statements, receipts and card slips before you throw them away. Sometimes criminals will take documents from your rubbish in order to steal your details.
- Check statements regularly for transactions that you do not recognise.
- Ensure that your computer has up-to-date security software.
- Check your personal credit file on a regular basis as you can use this to find out whether someone has used your details fraudulently. For more information about credit files, visit the Information Commissioner's Office website at www.ico.gov.uk or call 0303 123 1113 to ask for a copy of their leaflet *Credit explained*.
- If you move house, contact your bank and other relevant organisations to let them know your new address and ask Royal Mail to redirect your post.
- Visit the identity theft section of the Action Fraud website (see page 31) for further information on how to prevent identity theft.

Relationship scams

You might have lost a partner or you might have been alone for some time and be keen to start a new relationship. It is becoming increasingly common for people to meet online and, although there are many legitimate dating websites, there are some individuals who use these and genuine social networking sites to scam people.

Watch out for these warning signs to make sure you don't become a target.

- Did the person ask you for personal information, such as your full name, address, birth date or bank details?
- Have they sent you photos of themselves? Remember, if you haven't met in person, the photo might not actually be of the person you are talking to.
- Did the conversation become personal very quickly?
- Did the other person tell you only vague details about themselves and nothing that could be checked?
- Have they quickly suggested communicating by email, text or phone rather than via the website where you met them?
- Did they tell you emotional stories and say they need money to resolve situations, for example, they have recently lost a lot of money, their relative is ill or they are stranded somewhere?

- As you start to contact each other more regularly, do they tell you to keep the relationship secret from your friends or family?
- Has the person told you they live abroad and asked you for money to buy a plane ticket to come and see you?

If you arrange to meet someone you've met online, ask to meet them in a public place and be wary of giving too much information away too quickly. Trust your instinct and think about whether their interest in you is genuine.

You might have lost a partner or you might have been alone for some time and be keen to start a new relationship.



Bad investments

Financial investments can be complicated and most of us need advice on the best way to manage them. There are plenty of unscrupulous sellers who try to exploit this. Before making investments take the following points into account.

- Make sure that the company you are dealing with is authorised by the FSA (page 33). Contact the FSA to check the company's status.
- Avoid companies that are not authorised. Learn more about how investments work by contacting the Money Advice Service (see page 36).
- Don't be pressured into making a quick decision.
- Think about what you need, and what is important to you in a financial investment. Would you rather have a lower risk investment than a higher rate of return? When might you need access to your investment? Do you want a product that you can manage by yourself or would you rather someone else manage it for you?
- You may be encouraged to buy legitimate products that are overvalued – for example, shares that exist but have little or no resale value.
- Be wary of dealing with companies that are based overseas. They may be located there to avoid regulatory requirements.

- Some scammers target older people who are planning to invest their pension fund to boost their income, for example as self-invested personal pensions (SIPPs) or in collective investment schemes. Be careful where you are investing your pension fund and be wary if you're promised unlikely sounding returns or offered guarantees on your investment. Make sure that the company is authorised by the FSA. Always get independent financial advice and make sure you understand what you're investing in.
- Don't buy 'off the page' from newspaper adverts or marketing leaflets unless you are sure that they're genuine. Try to research the company first.
- Listen to your doubts. If you think the offer sounds too good to be true, you may well be right.
- Seek independent financial advice. One of the best ways to find an Independent Financial Adviser (IFA) is by personal recommendation from someone you know who has used one, but you must check they are authorised by the FSA. You can also search on the Unbiased website www.unbiased.co.uk for one in your area. The Money Advice Service can help you prepare for a visit to an IFA (see page 36 for contact details). From December 2012, the rules for IFAs are changing. This will affect how they charge for advice and the qualifications they need. Contact the FSA for more information.

**what
next?**

Contact the FSA for information about choosing an IFA (see page 33).

Can I get my money back?

If you are the victim of a scam, whether the scheme was legal or illegal, you are unlikely to be able to get your money back. Even well-known companies may direct you to the small print if you later query your position. Other, less reputable, sellers may simply disappear. Depending on the circumstances, the police or Trading Standards are more likely to try to prevent future scams than recover money that has been lost. However, if you become a victim of a scam and you paid by credit card, contact your card provider as you may be protected under some circumstances.

what next?



If you are concerned about whether a scheme is legal, contact the Citizens Advice Consumer Service for advice (page 33). In Northern Ireland, contact the Consumer Council (page 33).

Scams checklist

If an exciting offer seems too good to be true, think about the following warning signs and ask yourself if it is a scam.

- Was the offer unsolicited?
- Do you have to respond quickly? What's the rush?
- Do you have to pay for a prize or 'free' gift?
- Do you have to ring a premium rate number (one starting with '09')?
- Are you being asked for your bank or credit card details?
- Is the business reluctant to give you its address or contact details?
- Are you being asked to keep the offer confidential?
- If you're getting to know someone online, are they asking for personal information while revealing very little about themselves?

There's nothing wrong with being sceptical – especially before signing anything or handing over money.

If the worst happens and you are a victim of a scam, or if you want advice on how to protect yourself, contact Action Fraud for help (see page 31).

what next?



If you answer 'yes' to any of the above points, contact the Citizens Advice Consumer Service to report the offer as a scam (page 33). In Northern Ireland, contact the Consumer Council (page 33). For more information about different types of common scams and how to deal with them, download the publication *The little book of big scams* by visiting the Metropolitan Police website or call to ask for a copy (see page 35).

Action Fraud

National helpline that gives advice on preventing fraud and what to do if you fall victim to it. You can also fill in a form online to report fraud.

Tel: 0300 123 2040

Textphone: 0300 123 2050

www.actionfraud.police.uk

Advertising Standards Authority

Independent regulator of advertising across all UK media. It works to ensure that adverts are legal, decent, honest and truthful.

Mid City Place
71 High Holborn
London WC1V 6QT

Tel: 020 7492 2222

Textphone: 020 7242 8159

www.asa.org.uk

Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Freepost Sevenoaks
Kent TN13 1XR

Tel: 01732 467 940 or 0800 082 1230

Email: help@thebereavementregister.org.uk

www.the-bereavement-register.org.uk

Useful organisations

Age UK

Age UK provides advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65

Lines are open seven days a week from 8am to 7pm.

www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 169 65 65

www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575

www.ageni.org

In Scotland, contact

Age Scotland: 0845 125 9732

www.agescotland.org.uk

CIFAS

Fraud prevention organisation that provides a 'Protective Registration' service to protect people whose details have been stolen. In exchange for a small fee, it alerts its members to be cautious when dealing with credit applications in your name.

6th Floor, Lynton House
7-12 Tavistock Square
London WC1H 9LT

www.cifas.org.uk

Citizens Advice

National network of advice centres offering free, confidential and independent advice, face to face or by telephone.

Tel: 020 7833 2181 – for details of your local Citizens Advice Bureau (CAB)

In Wales, there is a national phone advice service on 0844 477 2020. It is available in some parts of England on 0844 411 1444.

To find details of your nearest CAB in:

England or Wales, go to www.citizensadvice.org.uk
In Northern Ireland, go to www.citizensadvice.co.uk
In Scotland, go to www.cas.org.uk
Visit www.adviceguide.org.uk for online information

Citizens Advice Consumer Service

Provides information and advice on consumer issues by telephone and online. Offers tips on avoiding scams.

Tel: 0845 404 0506

(or 0845 404 0505 for a Welsh-speaking adviser)

www.adviceguide.org.uk

In Northern Ireland, contact the **Consumer Council**:

Tel: 0300 123 6262

www.consumerCouncil.org.uk

Financial Services Authority (FSA)

The FSA provides information on how to find and choose a financial adviser and can confirm whether your adviser is authorised. It produces a wide range of materials on finance-related matters through the Money Advice Service (see page 36).

Tel: 0845 606 1234

www.fsa.gov.uk

Get Safe Online

Government-backed website that gives free advice and tips on using the internet securely.

www.getsafeonline.org

Gov.uk

Government website that includes information on a range of topics, including crime.

www.gov.uk

Home improvement agencies

Helps older homeowners and private tenants organise repairs, improvements and adaptations to their homes.

The environmental health or housing department of your council, or a local Citizens Advice Bureau, should be able to tell you if there is a home improvement agency in your area.

In England, contact **Foundations:**

Tel: 0845 864 5210

Email: info@foundations.uk.com

www.foundations.uk.com

In Northern Ireland, contact **Fold:**

Tel: 028 9042 8314

Email: info@foldgroup.co.uk

www.foldgroup.co.uk

In Scotland, contact **Care and Repair Scotland:**

Tel: 0141 221 9879

www.careandrepairsotland.co.uk

In Wales, contact **Care and Repair Cymru:**

Tel: 0300 111 3333

Email: enquiries@careandrepair.org.uk

www.careandrepair.org.uk

Local Authority Assured Trader Scheme Network

Run by local authorities, assured trader schemes provide consumers with a way of finding trustworthy local businesses.

Get more information and details of how to find your local scheme on the Office of Fair Trading website www.oft.gov.uk

Mailing Preference Service (MPS)

Free register for individuals who do not want to receive unsolicited sales and marketing contacts by post.

DMA House
70 Margaret Street
London W1W 8SS

Tel: 0845 703 4599 (MPS registration line)
Email: mps@dma.org.uk
www.mpsonline.org.uk

Metropolitan Police

London-based police service that produces information applicable across the UK. You can download or order its publication *The little book of big scams*.

Tel: 020 7230 1228
www.met.police.uk/fraudalert

Money Advice Scotland

Provides details of advice agencies throughout Scotland that provide free, independent, impartial and confidential advice.

Tel: 0141 572 0237
Email: info@moneyadvicescotland.org.uk
www.moneyadvicescotland.org.uk

Money Advice Service

Provides impartial information and face-to-face advice about money to help you work out what is right for you. It produces a wide range of materials on finance-related matters. You can download these from the website or order them from the helpline.

Tel: 0300 500 5000

www.moneyadviceservice.org.uk

Office of Fair Trading

Promotes and protects consumer interests throughout the UK. Search for OFT consumer-approved businesses in your area at www.oft.gov.uk/codes or by calling 020 7211 8987. The OFT does not provide assistance to individuals.

Fleetbank House
2–6 Salisbury Square
London EC4Y 8JX

Tel: 0845 722 4499

Email: enquiries@oft.gsi.gov.uk

www.oft.gov.uk

PhonepayPlus

Regulates phone-paid services. Contact them to make a complaint about premium rate numbers or fill in a complaint form online.

Tel: 0800 500 212

www.phonepayplus.org.uk

Telephone Preference Service (TPS)

Free opt-out service for individuals who do not want to receive unsolicited sales and marketing telephone calls.

DMA House
70 Margaret Street
London W1W 8SS

Tel: 0845 070 0707
Email: tps@dma.org.uk
www.tpsonline.org.uk

Think Jessica

Website campaign against scam mail. Includes stories of scam mail victims, along with resources for help and advice.

Email: advice@thinkjessica.com
www.thinkjessica.com

Trading Standards

Consumer information, free advice leaflets and information about your local Trading Standards offices.

www.tradingstandards.gov.uk

In Wales, visit www.tradingstandardswales.org.uk

TrustMark

Helps you to find a reliable, trustworthy tradesperson.

Tel: 01344 630 804
www.trustmark.org.uk

UK Online Centres

Helps people to master basic computer and internet skills.

Tel: 0800 77 1234

www.ukonlinecentres.com

Unbiased

Search for a qualified, independent financial adviser in your area.

Email: contact@unbiased.co.uk

www.unbiased.co.uk

Can you help Age UK?

Please complete the donation form below with a gift of whatever you can afford and return to: RSXZ-KTTS-KSHT, Age UK, Tavis House, 1-6 Tavistock Square, LONDON WC1H 9NA. Alternatively, you can phone 0800 169 87 87 or visit www.ageuk.org.uk/donate. If you prefer, you can donate directly to one of our national or local partners. Thank you.

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We will use the information you have supplied to communicate with you according to data protection guidelines. Age UK (registered charity number 1128267) comprises the charity, its group of companies and national partners (Age Cymru, Age Scotland and Age NI). If you would prefer not to hear from them or carefully selected third parties, let us know by phoning 0800 107 8977.

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To order any of our **free** publications, please call Age UK Advice free on:

0800 169 65 65

www.ageuk.org.uk/moneymatters

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit **www.ageuk.org.uk/moneymatters**

Our publications are also available in large print and audio formats.

The following Age UK information guides may be useful:

- *Help with legal advice*
- *Home safety checker*
- *Staying safe*

The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

