

Dear neighbours and Neighbourhood Watch members,

There has been a spate of cold calling, which has concerned residents. Not least was the doorstepping by a double glazing salesman, asking to enter and "measure up". Genuine? Who knows? The member, who reported it, has passed on an Age UK list of warnings, which could be a benefit of every household.

Clearly these people are very confident and brazen....so be extra careful and vigilant.

Regards,

John Pallister ...your friendly neighbourhood watch person.

Subject: Scams

Age UK's 8 tips to avoid scams

1. Don't rush into anything

Scammers try to rush people into making quick decisions by claiming that a great offer or investment is time-limited. Don't be rushed and seek advice first. Ask your family and friends what they think or call an advice agency such as Citizens Advice Consumer Service on 03454 04 05 06. For suspected pension scams call The Pensions Advisory Service on 0300 123 1047.

2. Make sure the company is reputable

Before you commit to buying, check the seller. Does the company have a contact number that works and a postal address, and is it a member of a trade association? Financial companies must be authorised by the Financial Conduct Authority (FCA) – you can check at www.fca.org.uk/register or call 0800 111 6768.

3. Know who's on your doorstep

When answering the door to an unexpected caller, remember: Lock, Stop, Chain, Check:

- Make sure all your doors are locked,
- stop to think if you are expecting anyone,
- put the door chain on,
- and check who it is.

Ask for an identity card or phone the company they represent to check who they are. Think about putting up a notice saying you don't buy on the doorstep.

If you're suspicious or the caller won't leave, call 999 and ask for the police. Download our free guide [Staying safe](#), or order it from the Age UK Advice Line on 0800 169 65 65.

4. Beware of banking scams

Your bank would never call you and ask for your PIN number, for you to give your card to a courier, or for you to transfer your money to another account. If you get a call like this, don't panic, hang up and then call or visit your bank directly.

5. If it sounds too good to be true, it probably is

Ignore letters, emails or phone calls offering a brilliant investment or saying you've won a lottery. Remember, if you haven't entered a lottery then you can't have won it. Ignore these offers and never reply - it shows your details are active which will encourage scammers to contact you again.

Contact the Mailing Preference Service on 0845 703 4599 to have your name taken off UK direct mailing lists to help stop some junk mail.

6. Stay safe online

If you use a computer, don't open emails or attachments from people you don't know. Make

sure your computer has up-to-date anti-virus software and ignore any phone calls that say your computer has a problem or a virus, as this is a scam.

For more information about stay safe online, download our free guide [Internet security](#) or order it from the Age UK Advice Line on 0800 169 65 65.

7. Be aware of new pension scams

Now that people have more freedom to access their pension cash fraudsters have developed new scams to trick people out of their retirement savings. Be cautious of anyone that claims to know about loopholes, talks about overseas investments or says you can get your money before age 55.

The FCA lists current scams at www.fca.gov.uk/scamsmart. Visit the Government's [Pension Wise website](#) for free and impartial guidance on your pension options.

8. Report it

Anyone can be taken in by a scam, so don't feel embarrassed or ashamed if it happens to you. If you think you've been scammed, or you've spotted a scam contact Action Fraud on 0300 123 2040 to report it and get help. Download our free guide [Avoiding scams](#) or visit our scams page at www.ageuk.org.uk/scams

Get more advice on scams from Age UK

As well as a series of Top Tips on avoiding scams, Age UK also has information and advice to help people protect their cash, stay safe online and handle rogue traders.

Covering key areas such as pension scams, nuisance calls, doorstep crimes, investment schemes and online scams, people looking for advice can visit www.ageuk.org.uk/scams

People looking for advice or to order a copy of the guides can call Age UK's free national Advice Line 365 days a year from 8am - 7pm on **0800 169 65 65**.