

# Avoiding scams

Smart ways to  
protect yourself



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We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

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

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# What this guide is about

No one likes to feel that they've been conned but unfortunately there are an increasing number of scams designed to cheat you out of your money, empty your bank account, or steal your identity. However, you can avoid being deceived by scams if you know what to look for.

This guide explains the different ways you might be contacted by a fraudster, some of the most common scams and what you can do if you fall victim to one. This guide is applicable across the UK.

## Worried about someone you know?

The tips in this leaflet will help you to identify scams and let you know what action can be taken. If you're worried that someone you know is being scammed you can:

- look out for warning signs, such as if they are receiving **unusual amounts of post** or spending large amounts of money
- offer the person advice, support and encouragement to report it
- **get some help** – see the useful organisations listed at the back of this guide (see pages 29–34)
- **Think Jessica** can help you support someone who doesn't believe they are being scammed (see page 34).

## Key



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

# What is a scam?

Scams are frauds and tricks designed to cheat people out of their money. Scammers approach people in a number of ways, including at home, by phone, by post or online.

The number of people being tricked by scammers is rising but this guide has some handy hints so you can avoid scams and know what to do if you think something might be a scam.

There are things you can do if you have been a victim of a scam too – see page 26. Don't be too embarrassed to seek help – millions of people fall for scams and reporting a scam could help to stop the fraudsters.

The chapters in this guide cover the ways a scammer might approach you, with tips on what to look out for, what to do to handle the scam, and how to avoid scams in the future. There are also chapters on checking credentials, what you can do if you are the victim of a scam, and who to contact for further advice. On page 27 there's also a page of useful tips for you to pull out and keep somewhere handy. You may want to put it by your phone or front door to remind yourself of things to watch out for.

## **Junk mail and cold calls**

Junk mail is unsolicited mail advertising products and services, for example, a pizza delivery flyer, or a leaflet advertising a local business. Cold calls are phone calls from companies trying to make a sale even though they have had no business with you previously. Although they can be annoying, they aren't usually illegal and don't necessarily count as a scam. However, it can sometimes be hard to tell the difference between a scam and junk mail or cold calling. If in doubt, follow the tips in this guide to keep safe.

# Doorstep scams

Scammers may knock on your door pretending to be traders, perhaps offering to do work on your home or garden. Or they may pose as a charity collector or as someone in need.

## **Watch out for:**

- pushy sellers with large discounts or time-limited offers
- traders who say they've noticed something wrong with your property that they can fix
- charity collectors who can't supply a registered charity number
- people who ask to come in to your home because they say they need help, for example to use your telephone, or claim to feel unwell
- deliveries of goods or products you didn't order and people who later come to collect them – this is a scam where you get billed for the goods that someone else ordered
- people who claim to be from gas and electricity companies but don't have an official ID
- police officers who say they need to see your bank cards and PIN numbers – the police would never ask for this information and these people are actually fraudsters.

### **What to do:**

Remember, you don't have to open the door to anyone you don't know. If you decide to answer the door, take the following steps:

- **Lock** – Lock all your other outer doors before you go to the front door. Some fraudsters work together – one keeps you chatting while another gets in through a back door.
- **Stop** – Think about whether you're expecting anyone.
- **Chain** – Put the door chain on (though don't keep the chain on all the time as it will prevent anyone with a key, such as a home help, from entering). Look through the window or spy-hole to see who's there.
- **Check** – Ask for an identity card and examine it carefully. If you're still unsure, phone the company the person claims to represent. Get the number from a bill or your phone book. Don't worry about leaving someone waiting. A genuine person won't mind.
- You can also check company credentials using the information on pages 24–25.
- If you're being pressured or feel unsafe, contact friends, family or the police.

**Don't worry** about leaving someone waiting. **A genuine person** won't mind.

## How to avoid being scammed:

- See our free guide *Staying safe* for more information about rogue traders.
- Don't buy from doorstep sellers. Request a 'no cold callers' sign from your local council or find a printable version online, and place it somewhere visible to people outside.
- Don't accept deliveries of goods you didn't order. If you accept them without realising, phone the company they were sent from or contact your local police.
- You can set up a password with your utility companies to be used by anyone they send round to your home so you can be sure they are genuine.
- Don't be embarrassed to say 'No' to people or ask them to leave.
- Remember, if it sounds too good to be true, then it probably is.
- See pages 24–25 for a guide on how to check credentials for companies and traders when you're not sure they are legitimate.

## Who to contact:



- Contact The Charity Commission to check if a charity is officially registered (see page 30). In Scotland contact the Scottish Charity Regulator (see page 33) and in Northern Ireland contact the Charity Commission Northern Ireland (see page 30).
- Dial 999 in an emergency or 101 if you're not in immediate danger but want to report the incident.
- Contact Action Fraud to report a suspected scam (see page 30)
- Phone your energy, phone or water company using the number on your latest bill if someone claims to be from your supplier and you want to check if they are genuine.





You can **set up a password** with your utility companies to be used by anyone they send round to your home **so you can be sure they are genuine.**

# Mail scams

Mail scams are sent by post and may be addressed to you directly by name. Postal scams contain fraudulent claims to try to con you out of your money.

## Watch out for:

- lotteries or prize draws, including foreign lotteries, claiming you have won a fortune. These often look legitimate, with barcodes or ID numbers. The letter will ask you to pay an administration fee, buy a product, or call a premium rate phone number to access your winnings
- psychics and clairvoyants who claim to have seen something in your future
- ‘pyramid’ investment schemes, which ask you to pay a fee and recruit friends or family members to join up in order to get a return on your investment
- hard luck stories of someone asking for money because of unfortunate circumstances, such as illness or poverty
- letters from a ‘solicitor’ informing you of an unclaimed inheritance, often from a ‘relative’ overseas.

## What to do:

- If you receive a scam letter, 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 be bombarded with scam mail.
- Don’t call any premium rate phone lines which are given in these letters. These numbers start with 09 and can cost up to £4 per minute to call.
- If you are unsure, check the details of the organisation or solicitor and seek advice.

## How to avoid being scammed:

Unfortunately, as lots of scammers send mail from overseas or through legal loopholes, it can be difficult to stop them.

- You can avoid being added to mailing lists which scammers sometimes get hold of. When you register to vote, tick the box to opt out of the ‘edited register’ (also known as the open 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 correct box if you don’t want them to contact you.
- See pages 24–25 for a guide on how to check credentials for companies and traders.
- You can also register with the Mailing Preference Service (see page 32). This will stop many direct mailing companies from contacting you and reduce the amount of post you receive.

## Who to contact:

- Tell the Royal Mail if you think you have received scam mail and send the items of mail to them with a covering letter (see page 33).
- Details of overseas scams can be reported to the Citizens Advice Consumer Service (see page 31) who will pass it to Trading Standards.
- Contact the Solicitors Regulation Authority (see page 33) if you get a letter from a solicitor and aren’t sure it’s genuine. They can tell you if the solicitor’s firm is registered and there is a list of reported scams on their website. In Scotland check with the Law Society of Scotland and in Northern Ireland contact the Law Society of Northern Ireland (see page 32).



### **Worried about someone you know?**

If you're worried about someone being a victim of a mail scam, here are some tips for what to do:

- Look out for an increasing or **unusual amount of post**, or **large orders of products** being stored in their home.
- Be aware if the person is **spending lots of time** replying to letters, filing correspondence, or sending off cheques.
- Approach the subject gently as some people may not realise or even want to acknowledge that they are being scammed and it could come as a shock.
- Get some help – contact **Think Jessica** as they may be able to offer advice to the person you are worried about (page 34).



**Never reply** to scam letters. If you do, your details could be **circulated to others** running similar schemes.

# Email and online scams

Email and online scams are very common. Scammer's techniques also change frequently as they develop new ways to defraud people. Follow these tips to avoid email scams.

## **Watch out for:**

- fake websites – where an email claiming to be from your bank or another trusted organisation directs you to a fake website and asks you to enter your account details. The website will often look like the organisation's real website to fool you into giving personal information.
- any emails from abroad asking for money – this may appear to be a stranded friend or relative asking for help but is actually from a scammer who has hacked their email address: or it could be an email asking you to assist with a transfer of something valuable for which you will receive a reward.
- emails with attachments – some attachments contain viruses which infect your computer: they could even come from the email account of someone you know, if their account has been hacked.
- tax refund emails – HM Revenue and Customs (HMRC) would never email you to give you a tax refund: this is a common scam and many people have fallen victim to it.

**What to do:**

- Don't open an email attachment unless you are sure it is safe.
- Don't click on links within emails which claim to direct you to your bank, utility company or HMRC. Always type in the direct web address instead.
- Report scam emails to Action Fraud (see page 30) then make sure you delete them.
- Never reply to scam emails, even to say 'no', as it will let the sender know that your email address is active and they will send you more emails.

**How to avoid being scammed:**

- Check your email account is set up to filter junk email as this may help to remove some of the scam emails from your inbox automatically.
- See our free guide *Internet security* for more information.
- Make sure you have anti-virus software installed on your computer to protect it from viruses.
- See pages 24–25 for a guide on how to check credentials for companies and traders.

**Who to contact:**

- To report scam emails, contact Action Fraud (see page 30).
- Get more advice on how to deal with scam emails from [www.getsafeonline.org](http://www.getsafeonline.org) or look at the 'Help' pages of your email account provider.

# Telephone scams

Scammers are developing more sophisticated ways to trick people, so be wary of unsolicited and unexpected calls.

## Watch out for:

- calls from your bank or police about fraudulent use of your credit or debit card. A scammer will ask for your PIN number and may tell you to give your bank card to a courier that they will send to your home. This is a common scam and your bank would never do this.
- pushy sales calls or investment opportunities that seem too good to be true.
- calls about your computer – scammers will say your computer has a virus and ask you to download software to fix it: the software they want you to download is actually ‘spyware’ that will give them access to all your online information.
- unsolicited text messages or calls offering products or services such as pension or debt management.
- calls claiming to be about correcting your council tax band or giving you a council tax rebate – this is a scam and your council would never call you unsolicited about a rebate.
- calls asking you to pay to renew your membership of the Telephone Preference Service – the service is free (see page 15) and calls asking you to pay for it are fraudulent.

## What to do:

- If a caller asks you for personal information such as your PIN number, says they will send a courier to collect your card, or tells you your computer has a virus, ignore what they are saying and hang up. These are common scams.
- Report unwanted texts to your mobile phone provider for free by forwarding the text to 7726.



- Be aware that scammers can keep your phone line open. Scammers may ask you to call an official number, such as the one on your bank card. They can keep the phone line open so even if you hang up and dial the bank's number, the line is still connected to the scammers. Always use a different phone, call someone you know first to check the line is free, or wait at least 10 to 15 minutes between calls to make sure any scammers have hung up.

### **How to avoid being scammed:**

- If you have an answerphone on your landline or voicemail on your mobile, use it to screen your calls.
- Get a caller ID device to see who is calling, although some scammers can make it appear as though they are calling from a legitimate number, for example, your bank or utility company.
- Use a call blocker to stop unwanted calls. Some blockers come pre-programmed with known nuisance numbers, and some allow you to add numbers to that list when you get a nuisance or scam call. You can buy call blockers from various retailers and some local authorities provide them.
- Join the free Telephone Preference Service (TPS), see page 34. This should reduce the number of cold calls you receive, although it won't necessarily block scammers. TPS has a service to stop cold calls to mobile phones too - text 'TPS' and your email address to 78070 to register.
- See pages 24–25 for a guide on how to check credentials for companies and traders.

### **Who to contact:**

- Contact your bank if you receive a call that concerns you about your bank account or credit card.
- Contact Action Fraud to report a scam (see page 30).
- Call TPS to register with its service (see page 34).

# How scammers keep your phone line open



Scammer phones and their target picks up. They tell the target that **their bank account has been hacked** and they need to pick up their card via courier. As the target is suspicious, the scammer tells them to get the number for their bank customer services from their latest statement and call that number to verify.



The target person ends the call but **the scammer doesn't hang up**. They are still on the phone line, waiting.



The target person calls the number on their statement. **They connect back to the scammer who has not left the line**. They believe they are speaking to the bank's official customer service number and are convinced that the scammer really works for the bank.



A scammer will **ask for your PIN number** and may tell you to give your bank card to a courier. **This is a common scam.**

# Relationship scams

You may have lost a partner or been alone for some time and be keen to start a new relationship. Although a dating website can be a great way to meet someone, be cautious, as some scammers use them to win people's trust and get money from them.

## **Watch out for:**

- someone asking for personal information, such as your full name, address, birth date or bank details
- conversations which become personal very quickly
- someone who tells you only vague details about themselves and nothing that could be checked
- someone who quickly suggests communicating by email, text or phone rather than via the website where you met them
- emotional stories in which a contact asks for money, for example claiming their relative is ill, they are stranded or they have fallen on hard times
- a contact asking you to keep the relationship secret from your friends or family
- a person asking for money to come and visit you because they live far away.

## **What to do:**

- If you arrange to meet someone, ask to meet them in a public place and always let someone know where you will be.
- If you become suspicious, most dating websites allow you to report a member to them. You should also be able to block members from contacting you if you feel that they are not genuine.

### **How to avoid being scammed:**

- Be wary of anyone who asks you for money or claims they have fallen on hard times.
- Don't provide too many personal details.
- Don't send money to someone you have never met.

### **Who to contact:**

- If you've lost money in a relationship scam or you think you've been targeted, you can report it to Action Fraud (see page 30).



**Be wary of**  
anyone who asks  
you for money or  
claims they have  
**fallen on hard**  
**times.**

# Identity theft

Identity theft occurs when personal information about you (such as your name, date of birth or address) is stolen and used to commit fraud such as raiding your bank account, buying goods in your name, or obtaining credit cards.

Fraudsters can get personal details in a wide variety of ways, and you may not realise that your identity has been stolen until it's too late as it may not be obvious how your details have been obtained.

## **Watch out for:**

- any fraudulent activity in your bank accounts or missing money that you can't account for
- post arriving at your house for someone you don't know
- changes to your credit rating, for example, if you apply for a financial product and are refused because your credit rating has worsened unexpectedly.

## **What to do:**

- Cancel any lost or stolen bank cards immediately.
- If you are waiting for a new card or PIN number in the post, or a new identity document such as a driver's licence, and it's not delivered, alert the organisation responsible straightaway.
- Contact your bank immediately if there have been any transactions you don't recognise on your account.

## **How to avoid being scammed:**

- Keep passwords and PIN numbers safe – don't write them down and don't disclose them to anyone.
- Try not to use the same password for more than one account and avoid using obvious passwords.
- Never let your cards or card details out of your sight when making a transaction and shield your PIN number.
- Ensure that your computer has up-to-date security software. See our guide *Internet security* for more advice.
- Shred documents such as bank statements and receipts before you throw them away.
- 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.
- Sometimes fraud can be committed using the identity of people who have died. Contact The Bereavement Register (see page 34) to remove the deceased person from mailing lists and use the Government's Tell Us Once service to inform all Government departments of a person's death with just one call. Visit [www.gov.uk/tell-us-once](http://www.gov.uk/tell-us-once) for more information.
- Lock your mobile phone with a PIN or password. Call your mobile phone provider to find out how to do this. If your phone is stolen, this will stop anyone accessing information such as your personal telephone numbers.

## **Who to contact:**

- If your details have previously been stolen, consider registering with fraud prevention organisation CIFAS (see page 30). For a small fee, it will alert its members to carry out further checks if someone applies for credit in your name.
- Visit the identity theft section of the Action Fraud website (see page 30) for further information on how to prevent identity theft.

# Investment and pension scams

Changes allowing people to access their pension pots from age 55 have sparked off new scams by fraudsters who want to get their hands on your money. There are also scammers who offer investments which promise great rewards but in fact offer little or no return. Stay safe by following these tips.

## **Watch out for:**

- companies that offer a 'loan', 'saving advance' or 'cashback' from your pension, or talk about new investment techniques
- offers of investments in stocks and shares in wine, jewellery, carbon credits or land, with unrealistic rates of return. The scammers may call you several times and may even have details of previous investments you've made.
- offers of 'pension reviews' or new ways to get hold of your pension income before age 55 in exchange for a fee, for example, by transferring your savings to a different scheme
- legitimate products that are overvalued – for example, shares that exist but have little or no resale value
- 'pyramid' investment schemes, where you are asked for a fee to join and then need to recruit friends and family members to the scheme in order to get a return.



### **What to do:**

- If you get calls offering you investments or access to your pension, don't be rushed or pressured.
- Always seek advice before making decisions.
- See pages 24–25 for a guide on how to check credentials for companies and traders.
- If you feel pressured or the caller won't take no for an answer, end the conversation. Don't be embarrassed to put the phone down.

### **How to avoid being scammed:**

- Learn more about making investments by contacting the Money Advice Service (see page 32).
- Contact Pension Wise or The Pensions Advisory Service to find out more about accessing your pension pot (see pages 32–33).
- Be wary of dealing with companies that are based overseas. They may be located there to avoid regulatory requirements.
- Don't buy from newspaper adverts or marketing leaflets unless you are sure that they're genuine.
- Listen to your doubts. If you think the offer sounds too good to be true, you may well be right.

### **Who to contact:**

- Check whether companies are authorised by the Financial Conduct Authority (page 31). You can visit [www.scamsmart.fca.org.uk](http://www.scamsmart.fca.org.uk) to check their scams warning list.
- Get independent pension advice – contact The Pensions Advisory Service or Pension Wise (see pages 32–33).
- You could also get advice from an independent financial adviser. You can find a list of registered advisers from the Personal Finance Society or Unbiased (see pages 33 and 34).

# Check their credentials

Not sure if a trader, company, catalogue or website is legitimate? Here are some ways to check their credentials. Remember, if in doubt, always seek further advice.

## **Check the contact details**

Be wary if someone contacting you only has a mobile phone number and a PO Box address. These are easy to close and difficult to trace. Ask for a landline number, and phone it to see who answers. You can also find out a company's details, including the registered address, at [www.gov.uk/get-information-about-a-company](http://www.gov.uk/get-information-about-a-company). If their address is overseas remember that the usual consumer rights may not apply or could be very difficult to enforce.

## **Check if tradespeople are registered and regulated**

There are various official registration schemes for tradespeople, such as the National House Building Council for builders, and Gas Safe for gas engineers. Financial services or companies should be regulated by the Financial Conduct Authority (FCA). If someone claims to be registered, check with the relevant trade organisation or the FCA if it's a financial company to make sure that it's true (see page 31).

## **Check for reviews and recommendations**

It's always best to get a reliable recommendation if you're buying a product or service. Search online for the company's name to see if there are any reviews of it. If it's a local business, ask people you know in the area if they have used it before.

### **And remember... don't judge by appearances alone**

It's easy to make impressive business cards, stationery, brochures and websites. That doesn't always mean a company or a tradesperson is a safe bet.

### **Still not sure?**

Contact the Citizens Advice Consumer Service for further advice (see page 31).

Contact TrustMark to find local tradespeople who comply with government-endorsed standards (see page 34), or ask your local Age UK for an approved list of traders in the area.



**Remember, if in  
doubt, always  
seek further  
advice.**

# What can you do if you're the victim of a scam?

Don't be embarrassed to report a scam – it could happen to anyone. By reporting it, you'll be making it more difficult for the scammers to deceive someone else.

## How to report scams

Contact Action Fraud (see page 30). Information you give to Action Fraud could help track down the fraudster.

## For more information

For more information about different types of scams, download the publication *The little book of big scams* from the Metropolitan Police website or call 0207 230 1228 for a copy.

If you're concerned about a product or service, contact the Citizens Advice Consumer Service for advice (see page 31).

## Getting your money back

Unfortunately, if you're the victim of a scam, you're not always guaranteed to get your money back. However, if the fraudster is traced it may be possible for Trading Standards services to prosecute them and get the lost money back. Contact the Citizens Advice Consumer Service for advice (see page 31). If you paid for something by credit card in a transaction that turns out to be fraudulent, contact your card provider as you may be protected in some circumstances.

## If you have lost money from a banking fraud

Contact your bank immediately if you have lost money from a banking fraud. Watch out if you have fallen for a scam and are approached by someone claiming to help scam victims recover their money. This is also a type of scam, another way for fraudsters to get more from those who have already been scammed.

# Top tips for scams



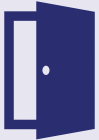
Don't open emails or attachments from **someone you don't know.**

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Your bank will **never call** you and ask for your PIN number or for you to give your card to a courier.

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With doorstep callers remember:

**Lock, Stop, Chain, Check**

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Avoid pension scams by getting **independent advice** before making decisions.

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Don't believe letters claiming you have won a fortune. **If you haven't entered** a lottery or prize draw, you can't have won it.

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**Don't be embarrassed** to hang up, say no, or ask someone to leave.

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**Who to contact for further help:**

Action Fraud – to report a scam – 0300 123 2040

Citizens Advice consumer service – 03454 04 05 06



# Useful organisations

## Age UK

We provide 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](http://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 022 3444

[www.agecymru.org.uk](http://www.agecymru.org.uk)

In Northern Ireland, contact

**Age NI:** 0808 808 7575

[www.ageni.org](http://www.ageni.org)

In Scotland, contact **Age Scotland** by calling Silver Line Scotland: 0800 470 8090 (This is a partnership between The Silver Line and Age Scotland)

[www.agescotland.org.uk](http://www.agescotland.org.uk)

The evidence sources used to create this guide are available on request. Contact [resources@ageuk.org.uk](mailto:resources@ageuk.org.uk)

## **Action Fraud**

National reporting centre for fraud and internet crime. Call the helpline for advice on preventing fraud and what to do if you fall victim to it, or use the online fraud reporting service.

Tel: 0300 123 2040

Textphone: 0300 123 2050

[www.actionfraud.police.uk](http://www.actionfraud.police.uk)

## **The Charity Commission**

Regulator for all registered charities in England and Wales. Search on their website for registered charities.

[www.gov.uk/charity-commission](http://www.gov.uk/charity-commission)

In Northern Ireland contact **The Charity Commission Northern Ireland**

Tel: 028 3832 0220

[www.charitycommissionni.org.uk](http://www.charitycommissionni.org.uk)

## **CIFAS**

Fraud prevention organisation that provides a protective registration service to protect people whose details have been stolen.

[www.cifas.org.uk](http://www.cifas.org.uk)

## **Citizens Advice**

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

In Wales there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060.



For online information and to find details of your nearest Citizens Advice in:  
England or Wales: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)  
Northern Ireland: [www.citizensadvice.co.uk](http://www.citizensadvice.co.uk)  
Scotland: [www.cas.org.uk](http://www.cas.org.uk)

### **Citizens Advice Consumer Service**

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

Tel: 03454 04 05 06 (or 03454 04 05 05 for a Welsh-speaking adviser)

### **Financial Conduct Authority (FCA)**

Provides advice on choosing a financial adviser. The FCA has a scam warning tool on their website for checking if an investment offer might be a fraud.

Tel: 0800 111 6768  
[www.fca.org.uk](http://www.fca.org.uk)  
<http://scamsmart.fca.org.uk/>

### **Get Safe Online**

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

[www.getsafeonline.org](http://www.getsafeonline.org)

### **Gov.uk**

The government website of services and information, with advice on crime prevention and the Tell Us Once service.

[www.gov.uk](http://www.gov.uk)

### **Law Society of Scotland**

They have online advice about how to spot a scam solicitor.

Tel: 0131 226 7411  
[www.lawscot.org.uk](http://www.lawscot.org.uk)

### **Law Society of Northern Ireland**

Contact them to check if a solicitor is registered in Northern Ireland.

Tel: 028 9023 1614  
[www.lawsoc-ni.org](http://www.lawsoc-ni.org)

### **Mailing Preference Service (MPS)**

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

Tel: 0207 291 3310  
[www.mpsonline.org.uk](http://www.mpsonline.org.uk)

### **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](mailto:info@moneyadvicescotland.org.uk)  
[www.moneyadvicescotland.org.uk](http://www.moneyadvicescotland.org.uk)

### **Money Advice Service**

Provides information and guidance on money management.

Tel: 0800 138 7777  
[www.moneyadviceservice.org.uk](http://www.moneyadviceservice.org.uk)

### **Pensions Advisory Service**

Independent organisation that can help with problems with State Pension and private pensions.

Tel: 0300 123 1047  
[www.pensionsadvisoryservice.org.uk](http://www.pensionsadvisoryservice.org.uk)

### **Pension Wise**

Government service offering free and independent advice on what you can do with your pension. Go on their website to book a free appointment with an adviser.

[www.pensionwise.gov.uk](http://www.pensionwise.gov.uk)

### **Personal Finance Society**

Can help you understand your financial choices when it comes to money and allows you to search for a qualified financial adviser.

Tel: 020 8530 0852

[www.thepfs.org](http://www.thepfs.org)

### **Royal Mail**

If you or someone you know is receiving scam mail in the post, you can report it to the Royal Mail. You can post your letter directly to FREEPOST SCAM MAIL.

Tel: 03456 113 413

Email: [scam.mail@royalmail.com](mailto:scam.mail@royalmail.com)

[www.royalmail.com](http://www.royalmail.com)

### **The Scottish Charity Regulator**

The regulator for charities in Scotland, which you can contact to find out if a charity is registered.

Tel: 01382 220446

[www.oscr.org.uk](http://www.oscr.org.uk)

### **Solicitors Regulation Authority**

Regulates solicitors and law firms across England and Wales. You can check if a law firm or individual solicitor is registered with them, and their website has a scam alert section.

Tel: 0370 606 2555

[www.sra.org.uk](http://www.sra.org.uk)

### **Telephone Preference Service (TPS)**

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

Tel: 0845 070 0707

[www.tpsonline.org.uk](http://www.tpsonline.org.uk)

### **The Bereavement Register**

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

Tel: 020 7089 6403

[www.thebereavementregister.org.uk](http://www.thebereavementregister.org.uk)

### **Think Jessica**

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

Email: [advice@thinkjessica.com](mailto:advice@thinkjessica.com)

[www.thinkjessica.com](http://www.thinkjessica.com)

### **TrustMark**

Organisation that helps you to find a reliable, trustworthy tradesperson.

Tel: 0333 555 1234

[www.trustmark.org.uk](http://www.trustmark.org.uk)

### **Unbiased**

List of qualified, independent financial advisers in your area.

Tel: 0330 100 0755

[www.unbiased.co.uk](http://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: 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](http://www.ageuk.org.uk/donate). If you prefer, you can donate directly to one of our national or local partners. Thank you.

## Personal details

Title:	Initials:	Surname:
Address: _____ _____		
Postcode: _____		
Tel:	Email:	

By providing your email address and/or mobile number you are agreeing to us contacting you in these ways. You may contact us at any time to unsubscribe from our communications.

## Your gift

I would like to make a gift of: £

I enclose a cheque/postal order made payable to Age UK

## Card payment

I wish to pay by (please tick)  MasterCard  Visa  CAF CharityCard  
 Maestro  American Express

(Maestro only)

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	Signature <b>X</b>
Expiry date	<input type="text"/>	/	<input type="text"/>	Issue no. (Maestro only)	<input type="text"/>	

## Gift aid declaration

(please tick) Yes, I want Age UK and its partner organisations\* to treat all donations I have made for the four years prior to this year, and all donations I make from the date of this declaration until I notify you otherwise, as gift aid donations. I confirm I pay an amount of income tax and/or capital gains tax at least equal to the tax that the charity will reclaim on my donations in the tax year. Date: \_\_\_/\_\_\_/\_\_\_ (please complete). \*Age Cymru, Age Scotland and Age NI



The Age UK Group may use the information you have supplied to tell you about our other charitable services or to ask you to support our work. Age UK (registered charity no 1128267) comprises the Charity, its group of companies and national partners (Age Cymru, Age Scotland & Age NI). If you would prefer not to hear from us do let us know by phoning 0800 107 8977 or by writing to us at our registered address. The registered address is Tavis House, 1-6 Tavistock Square, London WC1H 9NA.



# Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

**1 Make a donation**  
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **[www.ageuk.org.uk/get-involved](http://www.ageuk.org.uk/get-involved)**

**2 Donate items to our shops**  
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **[www.ageuk.org.uk](http://www.ageuk.org.uk)** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

**3 Leave a gift in your will**  
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **[legacies@ageuk.org.uk](mailto:legacies@ageuk.org.uk)**

**Thank  
you!**

# 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](http://www.ageuk.org.uk/moneymatters)

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



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**.

