**Scams**

Hi. My name is Annie I'm from Citizens Advice East Herts and we would like to talk to you about scams. We think it is really important to talk about scams because scams can cost people a lot of money. It is estimated that collectively UK citizens lost 7 billion pounds last year. But victims often don't talk about what happened because they are embarrassed. This makes it easier for scammers and fraudsters to con other people. And that's why we want to talk about scams and we want everyone to talk about scams.

It is surprisingly easy to fall for a scam. We all think that we would spot a scam but until you're in that position you just don't know if you’d spot it or not. There are loads of different types of scams and scammers try to contact you in loads of different ways. By phone, email, internet, post, or in person. However, they all have the same result. You are deceived or pressured into giving money, goods, or information to someone.

A common scam would be an unexpected parcel being delivered to your address you sign for it and then another courier turns up and says that the parcel was delivered to you by mistake and they take it back. In this situation the scammer will have ordered a high value item such as a mobile phone on credit in your name. The second courier is the scammer they leave with the new phone and leave you with the debt.

Another common scam is a fake training course and this type of scam targets young people so talking to all the family about scams is really important. The person is told that they can take an online training course that will give them a qualification for a fee and sometimes they are told that if they do the training course there will be a job at the end of it. Unfortunately there is no qualification and no job but the scammer has taken their money for something that is useless.

However, there is some really useful advice for spotting all types of scams.

Firstly is something unexpected or unusual happening? Like in the parcel scam or have you received a letter saying you have won a competition that you didn't enter? Unexpected or unusual communications from someone that you don't know are often an indication that something isn't right.

Secondly, if someone tries to rush or pressure you into making a decision it could be a scam. If they try to scare you into having work done around the house by saying something is dangerous or if you get a phone call that claims to be from the bank and they tell you that you have to move your money to keep it safe then it is going to be a scam.

Thirdly, if something seems too good to be true then it probably is. Trust your instincts and if you think that something isn't right then stop and don't hand over any money or information about yourself. If it is a legitimate trader or someone from a genuine organisation, they really won't mind if you take some time to check their identity or talk to someone that you trust about a purchase. If they do mind you taking these steps then it's a scam.

The scams that are common in this area at the moment are people selling services relating to the coronavirus pandemic and pension scams. If someone offers to sell you special anti-virus cleaning or testing services it's a scam. Everything you need is free from the NHS. If someone offers you free financial advice and offers to invest your pension for you it's definitely a scam.

If you want to find out if something is a scam or not, you can talk to the Citizens Advice or visit our website. You can call the Citizens Advice on 03444 111 444 or go to our website at [www.citizensadviceeastherts.org.uk](http://www.citizensadviceeastherts.org.uk) Click on 'Get Advice' and put the word 'Scam' in the search box and one of the options will be a scam checker tool. If you want to report a scam we can help you report it.

So again either call us on 03444 111 444 or go to our website. Thanks for watching and stay safe.