



# Orkney Scam Action Group

## Avoid Online Rip-Offs

- When you shop online, look for clear signs that you're buying from a reputable company. The padlock symbol and 'https' in the address bar show that the website you are using is secure.
- Check to see if the website lists a geographical address which it should do under e-commerce requirements.
- Use safer ways to pay. Middle person services like PayPal, where the seller never sees your card or account details reduce the risk. Link Paypal with a credit card or bank account to increase the amount of time you have to appeal any fraud.
- Credit card purchases over £100 provide extra protection via the card provider if things go wrong and the trader won't resolve. Debit card purchases provide protection under the voluntary "Chargeback" scheme.
- Sounds too good to be true? **IT PROBABLY IS.**

## Phone Scams

### If you receive a suspicious phone call:

- Remember, you do not have to get into discussions over the phone with anyone and never give out any personal information such as: bank or credit card details.
- Keep your business, your business. Just say "No thank you I am not interested" and hang up.
- Consider using a call blocking device. Please be aware that no genuine provider will ever cold call offering a call blocker. **Call blockers are available for elderly folk or anyone with additional support needs in Orkney. If you or someone you know needs a call blocker, call Trading Standards on 01856873535 or email [trading\\_standards@orkney.gov.uk](mailto:trading_standards@orkney.gov.uk).**
- Fraudsters often claim there have been fraudulent transactions on your bank account and that you need to take action. Your bank will NEVER call you and ask you for your 4 digit PIN to transfer or withdraw money or to give your card to a courier.
- Remember it takes two people to terminate a call, caller and recipient – fraudsters can keep your phone line open by not putting down the receiver at their end.
- If you feel something is suspicious or you feel vulnerable, hang up, wait five minutes to clear the line, or where possible use a different phone line or mobile, then call your bank or card issuer on their advertised number to report the fraud.



## Postal Scams

**There are many postal scams but here are some common ones to look out for:**

- Lotteries/prize draws
- Psychics and clairvoyants
- Pyramid Schemes or multi-level marketing
- Hard luck stories
- Bogus job offers
- Inheritance scams



## Identity Theft

**Here is some advice on how to safeguard your identity:**

- Take a few moments to check through transactions on your bank statements
- If you're unhappy and spot anything unusual or suspicious, contact the bank directly to establish fraud at an early stage
- If you are expecting correspondence from your bank and it doesn't arrive, contact the bank immediately to inform them of your concerns.
- If you move house, tell your bank and credit card company immediately
- Royal Mail offers a redirection service to help prevent identity fraud when you move house
- Regularly get a copy of your personal credit file from a credit reference agency
- If your passport or driving licence has been lost or stolen, contact the organisation that issued it.
- Don't use the same password for more than one account and never use banking passwords on other websites. Avoid using your mother's maiden name or dates of birth as passwords.
- NEVER give bank details to anyone unless you know and trust them and, even then, be cautious.

**If you need advice about a scam or something that you think might be a scam, contact any of the OSAG partners;**

- Police Scotland on 101 or call into the station in person
- Orkney Islands Council Trading Standards on 01856 873535, [trading.standards@orkney.gov.uk](mailto:trading.standards@orkney.gov.uk)
- Citizens Advice Bureau on 01856 875266. [bureau@orkneycab.casonline.org.uk](mailto:bureau@orkneycab.casonline.org.uk)
- Business Gateway Orkney, 01856 886666, [business.gateway@orkney.gov.uk](mailto:business.gateway@orkney.gov.uk)
- Age Scotland Orkney, 01856 872438, [enquiries@agescotlandorkney.org.uk](mailto:enquiries@agescotlandorkney.org.uk)
- NFU Scotland, 01856 898691, [Kirkwall\\_agency@nfumutual.co.uk](mailto:Kirkwall_agency@nfumutual.co.uk)

**You can also find information at:**

Twitter: @Orkneyscams Facebook: Orkney Scam Action Group

Email: [Orkneyscamactiongroup@gmail.com](mailto:Orkneyscamactiongroup@gmail.com)



**Please let us know if you would be interested in a free scam awareness session by contacting one of the partners above.**