

Spotting the signs of financial abuse



Department of Community
and Children's Services

City of London Corporation

Anyone can become a target for fraudsters and a victim of financial abuse. If something sounds too good to be true, it probably is.

You may be told you've won a prize or have a time limited special offer. You may be offered a loan by a fake lender. Anything out of the blue will most likely be fraud.

People are targeted over the phone, via email or even in their homes.



Signs to watch out for

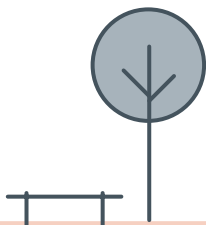
- Sudden and unexplained withdrawals of money from your accounts.
- Someone who is managing your money and is secretive about what they are doing with it.
- Someone claiming to be from your bank or the police asking for personal or financial details.
- Receiving a high volume of mail.
- Regular phone calls from people selling goods or services.

What to do

- Always check with a trusted friend or relative before agreeing to sign up to anything or buy any goods or services, particularly from unsolicited calls, emails or doorstep visits.
- Be very cautious about providing any of your personal details during a cold call.
- You can put the phone down or shut the door – it isn't rude and you don't have to speak to strangers.
- Get in touch with a professional body (see contacts section) for more guidance and support.

What not to do

- Never give your personal or any payment details (including any bank or credit cards, as well as your PINs) to anyone you don't know and trust. Your bank or the police will never ask for your financial details or send a courier to collect your payment cards as part of any fraud investigation.
- Never let cold callers into your home. Get a peephole and a door chain so you can see who it is before answering.
- Never sign up to anything on your doorstep. Take a few days to think about offers and talk to someone you trust about it.



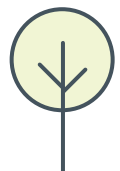
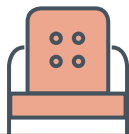
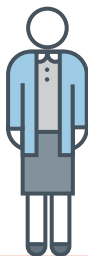


Protecting others

It's important we're all vigilant to protect those around us.

Watch out for:

- a sudden deterioration in a person's situation – for example, not being able to buy food
- a person's belongings disappearing without their knowledge
- sudden changes made to a will
- financial documents disappearing
- unexplained withdrawals from bank accounts
- an increase in phone calls from people you don't know
- an unusual amount of mail.



Who to contact for guidance and support

Adult Social Care Team, City of London Corporation

- Call **020 7332 1224**
(9am-5pm Monday to Friday)
or **020 8356 2300** (out of hours)
- Email: **adultsduty@cityoflondon.gov.uk**

Trading Standards

**[www.cityoflondon.gov.uk/
tradingstandards](http://www.cityoflondon.gov.uk/tradingstandards)**

- Call **03454 04 05 06**
- Email: **tradingstandards@cityoflondon.gov.uk**

City Advice

- Call **020 7392 2919**
- Email: **city.advice@toynbeehall.org.uk**

Action Fraud (when reporting fraud, including suspected/ attempted fraud)

www.actionfraud.police.uk

- Call **0300 123 2040**

In an emergency, always call 999.



Other useful contacts

Reduce the number of unsolicited calls/amount of unsolicited mail you may receive by calling the Telephone Preference Service on **0845 703 4599** or emailing **tps@dma.org.uk**

Find out more about setting up BT's free Call Protect service (available to BT landline customers):

<http://www.productsandservices.bt.com/products/phone/call-protect>

Become a Friend Against Scams – part of Trading Standards:

- Learn how to take a stand against fraud:
www.friendsagainstscams.org.uk
- Email the team to become a champion in your area:
Friends.AgainstScams@eastsussex.gov.uk

Find out more from Citizens Advice:

www.citizensadvice.org.uk/consumer/scams/scams/

