

BRECHIN iNFORMATION HUB

Scams & Financial Harm

Handy hints and tips to prevent nuisance phone calls and protect yourself from financial harm.

Junk Mail

1. Annual electoral roll register form has an 'opt out' box. If you tick this box, this will significantly reduce the amount of junk mail by upto 90%.
2. You can also opt out of receiving junk mail by completing the 'mail preference list' online. <https://www.mpsonline.org.uk/>. Or ask someone to do this for you.
3. If you receive an envelope with a 'too good to be true' offer, it usually is a scam. Do not reply, do not provide any details. Sometimes they appear to know you, they don't!

Nuisance phone calls

1. It is now illegal to call people uninvited. If asked to verify your postcode/address you are then giving them permission to use your details, do not give them any of your details.
2. All telephone providers now have 'scam' technology. Sometimes they call it "Protect" service. This can reduce the amount of cold calls by 70%. Ask your telephone provider to include you on their protect service. Check first that this is a free service. Caller ID is now free of charge. There are free options before thinking about paid options.
3. Call blockers – Angus Council Trading Standards team can offer this service which is not means tested, but is limited. To find out more, please contact: 03452 777 778.

4. Government agencies such as DVLA/HMRC will not phone you but if you are unsure or receive a phone call from someone pretending to be from a government agency, ask them to put it in writing to you. Do not give them your address as they should (if genuine) have your details already.

Mobile Phones

1. Banks will never text you asking you to send any security information. They can phone you to go through verification process, i.e. security questions. If you are unsure, tell them you will phone them by using the telephone number on the back of your bank card.
2. Increasingly, scammers will text you a message asking you to reply or send STOP. This is a scam. You can forward the message to 7726 (spells SPAM) which is the Information Commissioners Office. They collect, monitor and put in place legal action to stop these scam texts.
3. It is easier to block cold calls on your mobile phone than a landline. Follow the steps on your phone or ask someone to show you how to do this.

Online Payments

1. Always make sure the internet address has an 's' after //:http. This means it's a secure website. You may see a little padlock icon.

Parcel Scams

1. You may receive a delivery note, similar to a Royal Mail delivery note, asking you to phone a number for delivery of a parcel (orange colour). If it doesn't have the Royal Mail logo, do not phone the number. If you are not expecting a parcel, do not phone the number to tell them. It is a scam.

Further advice – You can contact the Citizens Advice Consumer Helpline on 03454 04 05 06

