

MONTHLY QE STAFF ADVICE BULLETIN

ISSUE 10: HOW TO BE SCAM AWARE

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When you receive a message that seems too good to be true, or asks you for personal details, it is almost certainly a scam. Scams cost their victims millions of pounds each year – estimates put the cost of credit card and bank related scams at over £200m in 2021 – and that is before the emotional impact and feelings of helplessness that can come with being scammed.

Believe it or not, scams follow trends too. We see many different styles of scams through our consumer helpline each year but currently the most popular types of scams are those trying to take advantage of confusion over the current array of payments being offered by the Government to help with the cost-of-living crisis.

How do these scams work?

In the first instance, you are told you are due to receive some money because of an oversight by (usually) a government department. The scammer assures you that your details are all that is needed to trigger the refund or payment that you are due.

In the second instance, you are told that you owe money to an organisation, and that if you do not get in touch, formal legal action will be taken against you. This can be framed as a governmental process, such as National Insurance or benefit payments, or a private company. The scammer encourages you to make contact as soon as possible, and you are then asked for information, often including your banking details.

Here are some specific examples of these scams in action, straight from our colleagues in on the National Consumer Helpline.

The Energy Grant Scam

You may receive an email or text that claims to be from gov.uk. It will ask you to follow a link, supposedly to claim the £400 grant for your energy bill. It will then ask for your personal details and bank details in a webform.



For most customers who pay through direct debit, the £400 grant will be received through six monthly automatic deductions from your bill. If you use standard credit or a payment card it will be applied to your account. If you have a 'smart' payment meter, it will be automatically topped-up, and if you use a traditional payment meter, you will receive a voucher to be cashed in at a Post Office or other top-up centre.

The Courier Scam

This is another scam delivered by email or text and has been circulating for at least a year. The scammer tells you that you've missed a delivery and you can rearrange it by following a link and paying a small fee – whilst also asking for your bank details and personal information, or may download spyware onto your phone.



If you're expecting a parcel and think you may have missed it, use the official websites of the courier company to track your parcel. If you are not expecting a parcel and receive a message that you have missed a delivery, contact the company directly via their website to confirm that the parcel is real.

The Inheritance Scam

You receive a letter in the post claiming to be from the Department of Work and Pensions, or a law firm, telling you that you have been left money in a will of a distant relative you have probably never heard of, and asks you to send your name, address, date of birth and bank details to them. This puts key information into the hands of the scam company, and if they collect this information online, could put software on your computer to harvest other information, such as passwords.



If you want to check whether a message is real, don't use the phone numbers or addresses provided on the letter you received. Look up the number online, and phone that one. Many scammers will use fake headed paper to mimic a real law firm and replace the firm's number with their own.

Where can I get support?

Even the most vigilant of us may get caught out by a scammer – if you think you might have, ring the consumer helpline on 0808 223 1133 to find out what to do next. If you want to find out more about scams and how to make sure you are scam aware, get in touch with your Citizens Advice Gateshead team for advice on what to do.

Email gestaffswa@citizensadvicegateshead.org.uk or call 0191 490 4231 and we'll be back in touch with you within 1 working day Monday to Friday.