

THINK JESSICA

# DON'T FALL FOR A SCAM!



GREATER MANCHESTER  
**POLICE**



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**NORTH WEST  
REGIONAL  
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Think Jessica promotes:

**trueCall**<sup>™</sup>  
STOPS NUISANCE CALLS

trueCall blocked **98%** of nuisance calls in tests carried out by Trading Standards. To find out more about this device visit [www.truecall.co.uk](http://www.truecall.co.uk) or call **08000 336 330**.



# Identity fraud



**Scammers have many ways of stealing people's identities, including phoning a person directly, accessing discarded letters and bank statements, and stealing from computers and mobile devices.**

Anyone who shares their information with people or companies they haven't checked out, could become a victim of fraud.

If someone's identity is stolen, scammers can run up bills and open bank accounts in that person's name. This will severely affect the victim's credit rating.

They also use the stolen information to access funds from bank and savings accounts, and pensions. In fact, they can use stolen identities to commit almost any crime imaginable.

Be particularly wary of unsolicited letters, phone calls, or any email or text messages purporting to be from a bank or phone provider.

# Remember

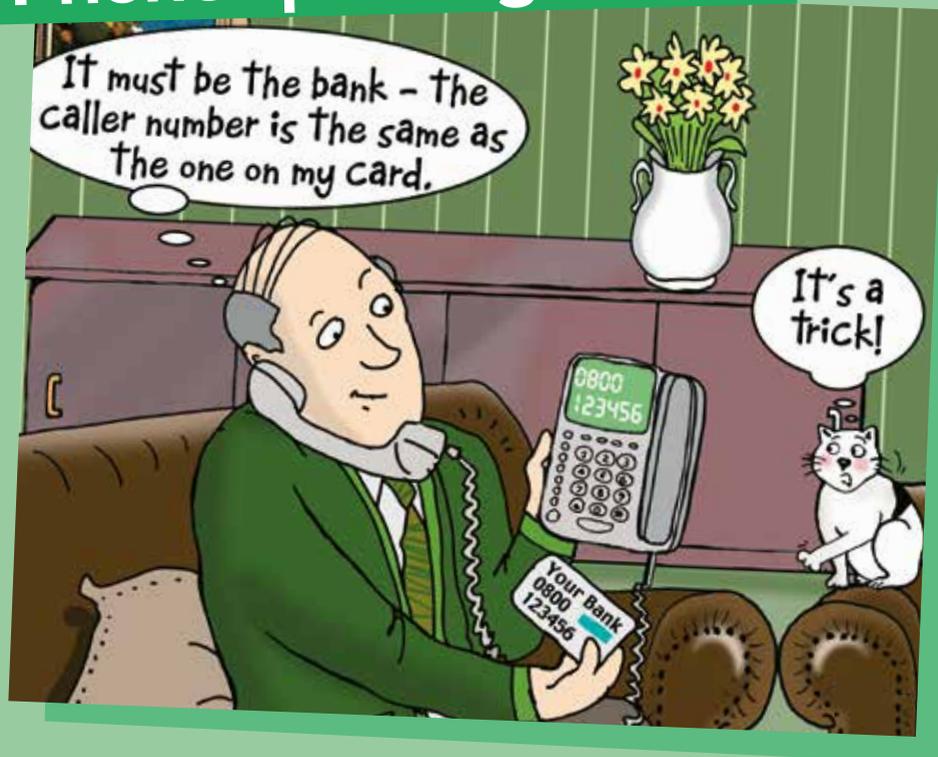
- Shred all letters and envelopes showing personal details.
- Always check your bank and credit card statements.
- Be on your guard when answering the phone - scammers often sound very friendly.
- Don't let anyone worry or rush you into parting with your personal details.
- Never automatically click on links, or open attachments in unexpected emails or texts.
- If you receive a suspicious phone call claiming to be from your bank, utility provider or any official body asking for personal information, hang up, and call the company yourself.
- If possible use another phone. Or, wait at least five minutes before making a call. This ensures the line is automatically cut off, so you will no longer be speaking to the scammer or an accomplice (see courier scams).
- If you sign up to a reputable credit rating agency, you will be notified when a credit check has been completed using your details. This will inform you that your identity has been stolen.



Think!

If you suspect you have had your identity stolen, or have become a victim of fraud, contact your bank immediately, and report it to Action Fraud.

# Phone spoofing scams



**Many phones have what is known as caller ID - the number of the person calling is displayed.**

Although many people find this a useful way of screening the calls they want to answer from the ones they don't, it's not a reliable way of checking who's on the other end of the line. Scammers can change the caller ID displayed on your phone. This is known as 'spoofing'.

They do this either to hide their own identity, or to try to mimic the number of a real company or person.

They use spoofing to pretend they are calling from a genuine number e.g. the victim's bank or credit card company, utility provider, or a government department. Their aim is to steal sensitive information, like bank account or login details, in order to gain access to the victim's cash.

Calls with spoofed numbers can come from anywhere in the world.

## Remember

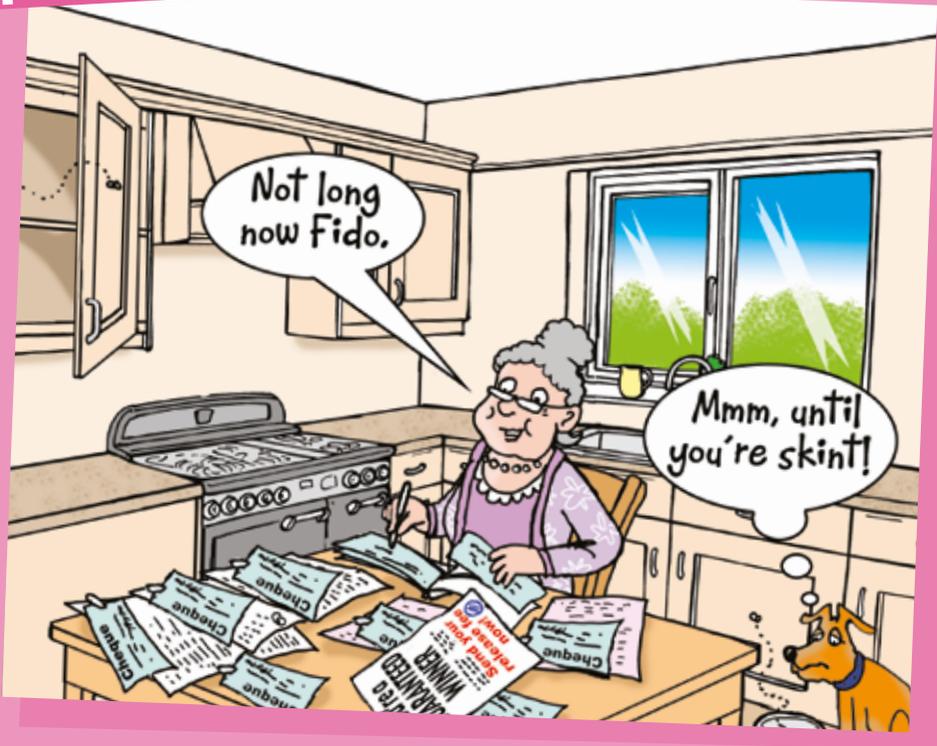
- Never rely on the caller ID displayed on the phone as the sole means of identification. Instead, hang up and find the phone number on your account statement, in a phone book, or on the company's or government department's website, to check the call is genuine.
- If possible use another phone. Or, wait at least five minutes before making a call. This ensures the line is automatically cut off, so you will no longer be speaking to the scammer or an accomplice (see courier scams).
- Never answer any questions which might have financial consequences.

Think!



Every 15 seconds someone falls for a scam.

# Lottery and prize draw scams



**Lottery and prize draw scammers make contact by letter. They try to con people into believing they have won a prize or a large amount of money.**

The scammer claims that the victim has been 'randomly selected'. Sometimes they use famous brand names to make it sound more legitimate. The format of these scams may vary, but the aim is always the same - they require some sort of fee, to be paid up front, in order to claim the fictitious prize.

Postal scams are known as mass marketing fraud (MMF). Mass marketing criminals share victims' details with other scammers worldwide. Therefore, anyone who responds could end up being bombarded by more and more letters trying to con them into parting with even more cash.

## Remember

- Only ever buy lottery tickets from trusted websites or retailers.
- If you are told you've won a prize for a competition you've never entered, it's a scam.
- If you are asked to call a number to find out what you've won, don't. You could end up being persuaded to pay for delivery of a prize that doesn't exist.
- Lottery and prize draw letters are mass-produced. However, modern technology allows scammers to insert the recipient's name many times throughout the text, giving the impression they have been written to you personally.

Think!



No genuine lottery, prize draw or raffle would ask you to send money to claim a prize.

# Clairvoyant scams



Clairvoyant and psychic scammers sometimes contact potential victims by email, but it's usually by post. They aim to trick them into believing that their 'powers' can solve problems, bring good luck, lift bad luck, help them find true love, or protect them from harm.

The letters they send out look as though they are personal to the recipient. But actually, the message could relate to anyone. For example: "You are a sincere individual, but sometimes people just don't understand you"; "Something has been bothering you lately"; "You are thinking of changing something in your life".

Some try to persuade people to buy lucky charms; or claim they have messages from beyond the grave. Whatever story they weave, victims will be charged for the clairvoyant's fictitious help. If a payment is made, more lies will follow - the scammer wants to obtain ongoing payments. Those going through difficult times, or feeling lonely, are more at risk of falling for these types of scams.

## Remember

- Clairvoyant scammers often hide behind stolen photographs. They never disclose their real identity on letterheads or websites.
- Some scammers glean genuine information about people by trawling places like social media, networking sites and bereavement notifications.
- Just because someone appears to know your business doesn't mean they have special powers.
- Don't be tempted to part with cash in return for 'winning' lottery numbers - they are always fake. If you pay out, the only winner will be the scammer.
- Any response from you indicates you're interested, even if you don't send cash.
- If you respond to a clairvoyant scam letter, you could end up receiving a variety of other postal scams, as postal scammers share victims' information.

Think!



Your past, your future...  
is your business!

# Catalogue scams



Scammers send out literature selling a variety of different products including food, pills, beauty and health products, jewellery, clothes and items for the home and garden.

The scammer promises a prize to those who place an order, but even if the goods arrive, the promised prize never materialises. Victims often receive worthless tat, and more false promises aiming to tempt them to place further orders.

The items are often overpriced, and beauty and health products claiming to work miracles never reach the buyer's expectations. Catalogue scams are usually based abroad, with scammers using UK mailing addresses.

## Remember

- Never buy goods you neither need nor can afford from any company, just to claim a prize.
- If you part with your bank details to a scammer, you could end up being charged for, and receiving, goods you haven't even ordered.
- These scams often involve the victim receiving phone calls confirming the 'win'; or being told to look out for more important letters arriving.
- Items (including jewellery) can be photographed to make them look more valuable than they are.
- If you are disappointed with the goods you've received, it might be impossible or expensive to return them and get a refund.

Think!



*If you are unsure as to whether a company is legitimate or not, don't place an order.*

# Courier scams



There are many variations of this scam. The scammer will phone the victim claiming to be someone official e.g. a bank manager, police officer or a law enforcement agent.

They aim to panic the victim by saying that something serious has happened e.g. a fraudulent payment has been spotted on their card, or someone has stolen their identity. ***The victim is instructed to ring the number on the back of their bank card, or to phone the police to confirm that the call is genuine. However, when the victim hangs up, the scammer stays on the line, keeping the connection open. If the victim immediately does as instructed, and makes the call, it is the scammer who replies, pretending to be the bank or police. He/she then elaborates on the alleged serious issue.***

The victim may be asked to disclose their PIN number and told that a courier will be sent to collect their card. Or, they could be told there is a corrupt member of staff at their bank, post office or bureau de change, and that they are needed to help with an undercover investigation to identify that person.

They might be asked to withdraw a large sum of money and hand it over to the courier. Some victims have purchased high value items and handed them over, after being duped into believing that they are helping the police track down counterfeit goods.

## Remember

- **The bank and police NEVER ask for PIN numbers; send couriers to collect bank cards; ask people to move money to another account; ask for help with investigations; or ask for cash or goods to be handed over.**
- **These scams can be intimidating, so don't engage in conversation – hang up.**
- **To confirm any call is genuine, never ring back using a number given to you by the caller.**
- **Make the call from another phone. Or, wait at least five minutes before making a call. This ensures the line is automatically cut off, so you will no longer be speaking to the scammer or an accomplice.**



Think!

The only person who should have your bank card and know your PIN number is YOU!

# Investment scams



**Investment scammers con people into investing, by assuring them they will get a high return for very little risk. These scam investments may be in precious gems, carbon credits, solar panels, land, wine or property, to name a few examples.**

The internet and advanced digital communications have helped these scams to become very convincing. Websites look professional, and the glossy literature they send out looks expensive to produce.

False testimonials claim investors have made a fortune. They can look so legitimate that even professional investors have fallen for them. Investment scammers are particularly interested in targeting older people, knowing they might have significant savings, or access to pension pots.

## Remember

- **Reject any unsolicited calls, emails, text messages or visitors to your door.**
- **Legitimate investment companies will not cold-call or contact you out of the blue.**
- **Don't be fooled by posh office addresses, or professionally built websites. Scammers rent mailboxes in upmarket areas, and employ well-spoken people to answer phone calls.**
- **If you are thinking about an investment opportunity, check you are not dealing with a 'clone firm'. This common scam is where scammers make out they are a genuine firm. Always use the contact details on the Financial Conduct Authority (FCA) register, not the details the firm gives you.**

Think!



If you've lost money in the past, you could be targeted by other fraudulent companies, claiming they can help you get your money back.

# HMRC scams



**Although these scams are sent by email and text, scammers often contact victims by phone and leave an automated voicemail.**

The message will say: 'HMRC has detected a serious issue with your tax'. Some victims have been told their home is under surveillance; others that they will be arrested if a bogus, outstanding tax payment isn't made.

Another ploy used by HMRC scammers is to tell the victim they have been awarded a tax refund.

Whichever tack the scammer uses, the victim is either instructed to press a key on their phone pad to call the scammer back, or is asked to urgently call the number which has been left in the message. Victims who do return the call are asked to make an immediate payment.

## Remember

- The HMRC do sometimes call people about outstanding tax bills, and use automated messages. However, they would always include the taxpayer's reference number. They would never tell you about a tax rebate or penalty, or ask you for personal payment details.
- If you receive a suspicious email or phone call, you can help HMRC's investigations by forwarding the email or sending:
  - your phone number
  - the caller's phone number
  - the time and date of the call
  - a brief description of the call

to [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk) (NB: your email and phone number will be shared with other organisations, if that's necessary, to close down the scam.)

- Forward suspicious texts to 60599.

Think!



Tax scams can happen at any time but are most common around key deadlines, such as when your tax return is due.

# Dating scams



**Scammers on dating websites sometimes use stolen photographs in order to hide behind fake profiles. They could be of servicemen, professionals, models etc.**

They often claim their work takes them overseas. If a victim tries to investigate, by using the name of the person the scammer is masquerading as, their lies will appear to be true.

Once confident that they've won a person's trust and built up an emotional attachment, scammers may talk about a problem they're experiencing, eventually asking for money to help their situation.

Another scam is when they say they want to meet, but need money to pay for their flight or visa. Or, they say everything has been

booked, but their ticket's been stolen. The victim is asked to send money quickly so they can get onto the next flight.

Others use emotional tactics, like saying a family member (or someone they are responsible for) is ill and they need money for medical treatment.

If money is sent, the scammer will keep coming back, inventing new reasons to send them more. Some scammers trick victims into helping them launder their ill-gotten gains. Money laundering is a serious criminal offence.

## Remember

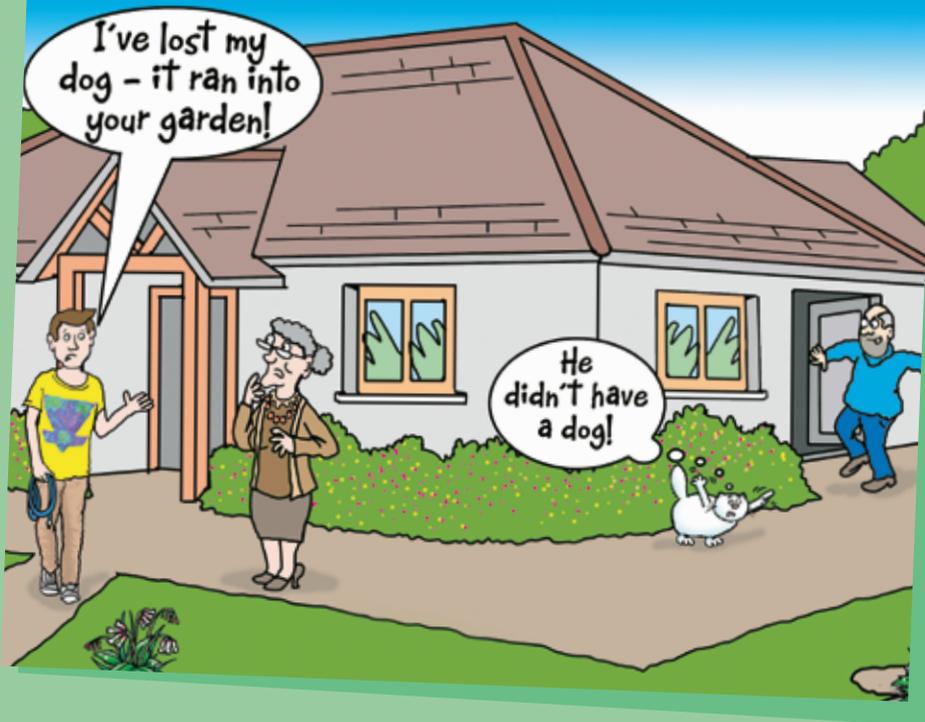
- Avoid giving away too many personal details. Revealing your full name, date of birth and home address can lead to your identity being stolen.
- Never send money to someone you've met online, however much you trust them or believe their story.
- Dating scammers prefer to communicate away from the dating site, to ensure there's no evidence of them asking you for money.
- Don't be fooled by fake documentation. Criminals can replicate and photocopy anything, including plane tickets, visa requirements and passports.

Think!



If you suspect you have been targeted by a scammer, stop all communication immediately and report it to the dating site.

# Distraction burglary scams



**Distraction burglars sometimes work in pairs. While one criminal distracts the victim, their partner sneaks into the house to look for cash and valuables.**

They may pose as officials, claiming to be police, market researchers, from the council, health carers, gas, water, electricity, phone or TV companies. Others try to take advantage of those with a good nature, saying they are collecting for charity. Some will say they need a pen and paper to leave a note for a neighbour, or they may ask to use the phone in order to gain access into the house.

They may lure the homeowner outside by asking to retrieve a ball from the garden, or to look for a lost pet.

Some use the tactic of feigning urgency and panic: “We’re from the Water Board; there’s a burst pipe in the street; we need to come in and switch your water off immediately!”

They may be very convincing, charming and persuasive. They can be young (even children), old, male or female. They might seem official, dressed in smart uniforms, and carry official-looking paperwork and IDs (which are fake).

## Remember

- Keep your front and back doors locked, even when at home. Always put the chain or door bar on first, before opening the door.
- If a caller is someone you don’t know or are not expecting, don’t open the door fully.
- If you suspect the caller isn’t genuine, or he/she is making you feel harassed, intimidated or threatened, call 999.
- If the caller claims to be on an emergency callout or on official business, close the door, and check they are genuine by phoning the company they are purporting to be from.
- Never call the number given to you by the caller. Source the number yourself, using utility bills, official websites or directory enquiries.
- Never keep large quantities of cash at home. For safety, put it into the bank or post office.

Think!



You don’t have to let anyone into your home that you’re unsure about. If in doubt, keep them out!

# Rogue trader scams



**Rogue traders are scammers, calling at people's houses offering services such as tree pruning, gutter cleaning, gardening, house maintenance, jet washing, laying driveways and paving etc.**

They can come across as very friendly and helpful, and their sales pitch often sounds plausible. They may try to con the homeowner by saying they're offering special rates to older people... for a limited time only.

A common tactic is to say they have been working in the area, and noticed a problem on the house that needs fixing. In reality, there usually isn't a problem at all. Even if there is, a rogue trader won't fix it properly. Agreeing to the work could end up causing even more damage, and proving yet more expensive to get the work put right by a qualified tradesperson.

Rogue traders sometimes try to convince the victim that they only need a small job doing, but once the work is started, they invent more problems. This tricks the victim into parting with even more cash - some have been pressurised into parting with thousands of pounds.

## Remember

- Display a 'no cold-calling' notice on your door, to deter uninvited doorstep traders.
- Keep your front and back door locked. Always put the chain or door bar on, before answering the door to anyone.
- If a cold-caller or anyone touting for work knocks at your door, don't get into any discussion. Say you are not interested, and close the door.
- There may only be one rogue trader on your doorstep, but if you agree to have work done, an accomplice might be round the corner.
- If possible, make a note of the type of vehicle they are using, colour and registration number.
- If you need work done on your property, ask friends and family for recommendations, or use a council-checked trusted trader.

Think!



If a suspicious caller is on your property, or has just left, dial 999.  
If it is after the event, call 101.

# Computer software service scams



The scammer phones the victim, asking for them by name, and states that they are a computer-security expert from Microsoft, Apple or another legitimate tech company.

Using confusing jargon they tell the person that their PC, laptop or tablet is infected with malware, has a computer virus, is running slow or has some other fake problem. They claim to be able to solve the issue. Some scammers make the scam more convincing by demonstrating the problem.

The victim is told they need to install software to resolve the issue, and the scammer instructs them how to do it. However, this software is malicious. It could capture sensitive data, such as online banking usernames and passwords.

There are lots of versions of this scam. The scammer may simply ask for money, in return for 'lifetime protection' from the malware they claim to have removed from the victim's PC.

## Remember

- No genuine computer service will contact you out of the blue; any communication with them must be initiated by you. They can't even tell if your computer IS infected!
- If you receive an unsolicited call from anyone claiming to be from a tech support company, hang up.
- Use strong, complex, unique passwords for all your online accounts. This will help to keep all your personal and financial information safe.
- For more information about how to keep you and your PC scam-proof, visit the websites 'Get Safe Online' and 'Stay Safe Online' listed at the back of this book.

Think!



Don't allow a scammer access into your computer. Your personal information is valuable...protect it.

# What other tricks do scammers use?



**Scammers** trick people into sending them passports, photographs and birth certificates.



**Scammers** steal victims' bank details by tricking them into renewing their TV licences on fake websites. Remember - scammers can build very convincing websites and copy legitimate sites.



**Scammers** employ experienced call operators to make calls on their behalf. Sounding professional, they work from a script and are trained how to answer questions. Some have no idea they are being used to aid criminals.



**Scammers** place text messages into a trusted text thread.



**Scammers** contact the victim and claim they have bought a debt with their name on it from a reputable company or utility supplier. They then threaten court action if the phantom bill or fine isn't paid.



**Scammers** call, pretending to be a genuine business, and mislead people into parting with personal and financial information. To make the call convincing they use fake background noise, to give the impression of a call centre.



**Scammers** make phone calls, falsely claiming they are calling on behalf of a legitimate company. They say a warranty on something the victim owns has expired, commonly a washing machine or vacuum cleaner. The victim is talked into making a payment to renew the warranty.



**Scammers** send automated phone messages claiming to be from the technical department of an internet service provider. Victims are told that their internet service is about to be disconnected e.g. because hackers have accessed their computer, or it has been infected with a virus.



**Scammers** request payments with iTunes or STEAM vouchers. These cards cannot be used to make a legitimate payment as they are gift cards.



**Scammers** can impersonate anyone. It can be impossible to know where they are contacting you from, even when they name a location.



**Scammers** ask victims to divulge their card details to pay for delivery of a free gift or sample. However, unwittingly, the victim has signed up for a paid subscription.



**Scammers** behind lottery and prize draw scams try to con their victims a second time. They send out letters saying: 'Your unclaimed prize is being held in a holding company and a payment is required to release it'.

# Jessica's story



In 2002, when Jessica was in her late 70s, she started suffering from age-related mild confusion and memory loss. Her way of dealing with it was to double-check everything was switched off and locked up. She didn't appear to be in any danger living alone. She was fiercely independent, sociable and managing fine. 'Young at heart' was how Jessica always described herself.

All that changed, when one day she received what appeared to be a very exciting letter. It told her she had won a competition, and all she had to do to claim her cash prize was send off a small fee. Jessica was thrilled. She filled in the claim form and sent the fee.

She believed that winning this prize would finally enable her to financially help her loved ones, and donate money to the children's charities she cared about so much.

Unfortunately for Jessica, that exciting letter was nothing more than a worthless piece of paper designed to make her part with her cash. It was her first scam letter.

## The nightmare began...

When family members realised what she had done they tried to explain that she had fallen for a scam, but Jessica had never heard of scam mail and refused to believe them.





Of course, no money ever arrived. But the amount of what appeared to Jessica to be important winning documents started to increase. She also started buying overpriced goods from catalogues, which repeatedly told her she was one order away from receiving a guaranteed cash prize.

Unbeknown to her, the scammers who sent that first letter had put her name on a list and were selling her details on to other criminals all over the world. As the weeks turned into months the amount of scam mail she was receiving dramatically increased.

Soon her postman was delivering around 30 letters a day, coming from all over the world. Most of them had Guaranteed Winner, Time Sensitive Document, Reply Immediately To Release Your Award, and various other slogans and logos plastered all over them.

The more the family tried to make Jessica see the truth about what was happening, the more the arguments erupted. She even threatened to disown family members if they tried to interfere.

Behind Jessica's back, her daughter Marilyn desperately tried to find help. She contacted the police, and every agency, organisation and age-related charity she could think of, but the only help available was lip service like, 'Tell her, if it looks too good to be true it probably is', and, 'Redirect her mail and change her phone number'. That was never an option, as without Jessica's cooperation, Marilyn was powerless to intervene.

Jessica's postman told Marilyn that lots of pensioners were receiving huge amounts of scam mail,



some having up to 100 scam letters a day delivered. Although he didn't like delivering it, there was nothing he could do, because the Royal Mail had a legal obligation to deliver all addressed mail.

### Things turned sinister

So-called clairvoyants had also jumped on the bandwagon and were pretending to be her friends. The clairvoyants convinced Jessica that her family were her enemies, and jealous of her forthcoming wealth. She was duped into believing that they were the only ones concerned about her welfare. She befriended one clairvoyant from Holland, writing personal letters to him when she sent his payments. Others told her that they could see disaster and harm heading towards her or her family, but that if she sent them a fee they could keep bad luck away.

She would often sit up until 3a.m. trying to keep up with the scammers' demands. She had put so much cash into what she thought was the run-up to a huge payout, and had promised to gift money to so many people, she just couldn't focus her mind on anything else. Jessica had never broken a promise in her life, and insisted she never would.



*I urgently need to talk to you  
Your safety is my priority*

**CONGRATULATIONS! YOU ARE ELIGIBLE  
FOR A £100,000 PRIZE!!**

**32**

**TO CLAIM YOUR CASH PRIZE**

**YOUR PAYMENT DUE**

PRIZE FUND HAS BEEN A

ASSIGNED BY PRIZE  
FUND CUSTODIAN

**GUARANTEED PERSONAL  
PRIZE FUND  
JUST FOR YOU  
£25,000!!**

**ACT NOW**

CONFIDENTIAL



## Under the spell

The scam mail was hoarded all over her house – in cupboards, drawers and wardrobes. Her shed was full of knotted carrier bags, bulging with it. She kept sharing her phone number, so scammers based abroad would phone her late at night. Nothing else seemed to matter to Jessica. Her life revolved around the hundreds of letters her postman delivered each week. Sometimes she would go without buying food rather than miss a payment to a scam.



## The psychology the scammers used was very powerful

Jessica's obsession made it appear as if she was sending her money willingly, but Marilyn could see her mum had been brainwashed by the relentless phone calls and letters. Over some five years Jessica sent thousands of pounds to criminals.

## Things got worse

She would start to panic when she couldn't find enough money to fill all the pre-addressed envelopes, with PO Box addresses from all over the world. That was when she stopped paying her domestic bills. She told no one about her financial mess, except her favourite clairvoyant from Holland.





The stress and trauma of this lifestyle led to her having panic attacks and palpitations. One of the clairvoyants used fear as a way of extracting money – a malicious threat to an elderly lady living on her own, and all because Jessica had not been able to pay his ‘fee’!

Her body and mind were at breaking point with the continual torment that the scammers had inflicted on her over the years, yet to outsiders she gave the impression that she was more than capable of looking after herself and handling her own finances.

Jessica was trapped in a delusional world which had become her reality. She had been ‘groomed’ into being a participant of her own exploitation.

### Sadly it was too late

Jessica died October 2007, aged 83. Her death certificate states: ‘Cause of death – pneumonia’. It doesn’t mention the 30,000 scam letters she received, or that she had been at the mercy of organised criminal gangs for the last five precious years of her life.

### Education is the key to protection

What happened to my mother inspired me to start the Think Jessica campaign. The scammers had not only robbed my mother; they had broken the strong bond my mum and I had always had. I was aware there must be other victims out there like my mum, and other families at their wits end struggling to protect them. I especially worried about those who were more vulnerable, and socially isolated.





I went on a mission to educate, and shock, professionals, the postal services and government into taking action to protect those least able to protect themselves.

After I started the campaign, professional help and advice became available for victims and their families. And the amount of scam mail entering the UK postal system started to be reduced. But, scammers are forever coming up with new and more convincing ways of parting people from their cash. The reports of people being conned by scammers is increasing every year.

Together we can fight back and stop ruthless criminals from living the good life with the money they have stolen from honest, intelligent and trusting people.

Think Jessica the Film, based on the true stories of Jessica and other victims, is available to watch on [www.thinkjessica.com](http://www.thinkjessica.com)

## Marilyn Baldwin OBE

### Friends Against Scams

Friends Against Scams aims to raise awareness and inspire people to take action to make a difference. To find out more and become a Friend, please visit [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)



# Useful contacts...

## Action Fraud

If you have been scammed, defrauded or experienced cyber crime (computer crime), report it directly to Action Fraud by phone or through their website. The website provides comprehensive advice about fraud and cyber crime prevention.

**Phone: 0300 123 2040**

**[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

## Crimestoppers

If you have information on any crime, but prefer not to speak to the police and wish to remain anonymous, contact Crimestoppers.

**Phone: 0800 555 111**

**[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)**

## Citizens Advice Bureau (CAB) - in partnership with Trading Standards.

Free, confidential and independent advice is provided to help people understand and overcome their problems. Issues range from money concerns, to housing and consumer rights.

**Phone: 03444 111 444**

**[www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**

## Royal Mail Scam Mail

If you, or a family member, believe you are receiving scam mail, report it to the Royal Mail.

**Phone: 0800 0113 466**

**Write to: Royal Mail, Freepost Scam Mail**

**Email: [scam.mail@royalmail.com](mailto:scam.mail@royalmail.com)**

### **Mail Preference Service**

A free service, it enables UK consumers to stop receiving unsolicited mail, by having their home address removed from mailing lists. Royal Mail, trade associations and the Information Commissioner's Office actively support it. Note: it only reduces legitimate mail, not fraudulent mail.

**Phone: 020 7291 3310 to register for the Mail Preference Service**  
**[www.mpsonline.org.uk](http://www.mpsonline.org.uk)**

### **Royal Mail Opt Out Service**

Some mail items are sent out unaddressed – they are delivered to every homeowner in a road or town. To opt out from having this mail delivered by the Royal Mail, send your name and address to

**Freepost, ROYAL MAIL CUSTOMER SERVICES;**

or email your name and address to **[optout@royalmail.com](mailto:optout@royalmail.com)** You will receive a form which you must sign and return.

### **Telephone Preference Service (TPS)**

Individuals can register in order to opt out of receiving unwanted legitimate sales and marketing phone calls. Note: scammers do not 'work' in an environment which can be regulated.

**Phone: 0345 070 0707**  
**[www.tpsonline.org.uk](http://www.tpsonline.org.uk)**

### **Get Safe Online**

This is the primary source for online safety – giving advice to the general public, as well as businesses. It helps protect against fraud and online threats. Working closely with the Metropolitan Police, other UK Police forces and agencies, they provide up-to-date crime prevention advice and alerts.

**[www.getsafeonline.org](http://www.getsafeonline.org)**

## **Stay Safe Online**

This organisation empowers home computer users with the information they need to keep themselves, their computer systems and their sensitive information safe and secure online.

**[www.staysafeonline.org](http://www.staysafeonline.org)**

## **Financial Conduct Authority**

Its aim is to make sure customers get a fair deal. It regulates the conduct of over 56,000 businesses. Their activities include making sure customers receive appropriate goods and services, and that the company puts the customer before its own profits and remuneration.

**Phone: 0800 111 6768**

**[www.fca.org.uk](http://www.fca.org.uk)**

## **Online Dating Association**

ODA members are required to adhere to membership codes of practice. They have to commit to providing users of their online website with advice, guidance and support, should they encounter problems when using it.

**[www.datingagencyassociation.org.uk](http://www.datingagencyassociation.org.uk)**

## **Action On Elder Abuse**

This organisation works to protect and prevent the abuse of vulnerable older adults.

It provides a confidential freephone helpline offering information, advice and support to victims, and to those who are concerned about, or have witnessed, abuse or financial exploitation. Their Peer Support Volunteer programme aims to bring older people together to support each other.

**Confidential hotline: 080 8808 8141**

**[www.elderabuse.co.uk](http://www.elderabuse.co.uk)**

## **Victim Support**

This organisation is an independent charity in England and Wales, providing specialist practical and emotional support to victims and witnesses of crime.

**Freephone: 080816 89 111**

## **Age UK**

This is the country's largest charity dedicated to enhancing the lives of older people. They offer companionship, advice and support to those most in need of it.

**Phone: 0800 169 8787**

**[www.ageuk.org.uk](http://www.ageuk.org.uk)**

## **Alzheimer's Society**

A national charity which offers advice and support for those affected by dementia.

**Phone: 0300 222 1122**

**[www.alzheimers.org.uk](http://www.alzheimers.org.uk)**

## **The Silver Line**

For older people, this scheme offers the only free helpline service in the UK, running 24 hours a day, 7 days a week. Friendship schemes can be set up between older people and volunteers. They are matched up based on their interests. Contact is made by phone and letter. The Silver Line also exists to help connect older people with local services.

**Phone: 0800 4 70 80 90**

**[www.thesilverline.org.uk](http://www.thesilverline.org.uk)**

## **Western Union**

If you used the money transfer service and believe the transaction was fraudulent, contact Western Union immediately on **0800 026 0309**



# WARNING

We do not deal  
with cold-callers or  
uninvited tradespeople

**PLEASE LEAVE  
AND DO NOT  
RETURN**

Failure to do so is a  
criminal offence  
and the police  
will be called

**THINK JESSICA**

[www.thinkjessica.com](http://www.thinkjessica.com)



Display this sign in your window.  
(Placing a piece of card behind it will  
stop the light shining through.)

YOU ARE GUARANTEED TO WIN  
 DON'T MISS OUT REPLY IMMEDIATELY  
 YOUR CASH PRIZE IS WAITING FOR YOU TO CLAIM!!  
 GUARANTEED PERSONAL PRIZE FUND JUST FOR YOU £125,000!!  
 ACT NOW!!!

# Think Jessica the film

Based on Jessica's true story and the stories of other victims.  
 Available to view on [www.thinkjessica.com](http://www.thinkjessica.com).



# Agencies and organisations

If you are interested in purchasing these booklets in bulk, amended with your logo, please email: [advice@thinkjessica.com](mailto:advice@thinkjessica.com)

Think Jessica, PO Box 4442, Chesterfield, S44 9AS.

**ActionFraud**  
 Report Fraud & Internet Crime  
[actionfraud.police.uk](http://actionfraud.police.uk)  
**0300 123 2040**



# Scammers are opportunists looking for easy targets.

Although it can be scary reading about scams, be assured that no matter what a scammer might try to make you believe, the truth is they really don't know YOU!

They are just casting their nets, looking for people who will take the bait. They pester people who engage with them. They are not looking for people who are scam aware. Like all criminals, they don't want to be reported, or do anything that would put them at risk of being caught.

- Scams cost the UK economy £5-10 billion a year.
- Only 5% of victims make a report.
- 53% of over-65s have been targeted by scams.
- There is no typical victim. There's a scam for everyone if they are hit at the right time, with the right scam.
- Scammers will continue to come up with new and more convincing ways of parting people from their cash, or getting them to disclose personal information.

It would be impossible to cover all the scams out there. This book covers some of the most common ones. It also signposts you to organisations offering advice and help.

**THINK JESSICA**

[www.thinkjessica.com](http://www.thinkjessica.com)

Think Jessica Publications PO Box 44 42, Chesterfield, S44 9AS