

A scammer in the works

Month long campaign warns: 'there's a scam for everyone'

The statistics are shocking. A third of the UK population – or 20 million consumers over the age of 15 – have been targeted by a scam. Mass marketed scams are now a growing national and international menace.

What is a scam?

It is basically a scheme hatched to trick people out of their cash. And it can take any number of forms: fake lotteries, bogus prize draws, get rich quick schemes or misleading investment plans. Given human ingenuity, there are new scams being hatched all the time using the internet and mass marketing techniques to reach millions of consumers.

Faced with this challenge, the OFT and its partners in the International Consumer Protection and Enforcement Network (ICPEN) have been raising consciousness of mass marketing fraud through coordinated consumer education campaigns. The second **Scams Awareness Month** was held in February.

Launch

John Fingleton, Chief Executive of the OFT and Gerry Sutcliffe, DTI Minister for Consumer Affairs jointly launched the 2006 scams awareness campaign on 1 February.

The aim of the campaign was to arm consumers with the knowledge and skills they need to recognise, report and stamp out mass-marketed scams.

Scambuster Mike Haley

'There's a scam for everyone. If we let down our guard and think 'it will never happen to me' then that's exactly when we are most vulnerable to the scam.'



'Scams have many things in common including exaggerated claims about the money you can make and the fact that they require an urgent response. They'll always ask you to pay money up front or to call a premium rate 090 number, which can cost up to £1.50 a minute. You should be sceptical and think carefully before sending money off to anyone you do not know or have not checked out.

'The OFT is working with Trading Standards and the police to tackle scams as they arise. But there's a new one appearing almost every day. Many come from overseas as the perpetrators hide behind borders in order to evade detection – so arming consumers with the skills to recognise a scam is key to cutting off the life-blood of the scammer.

'Many victims of a scam are too embarrassed to report it. However, research shows that they are not alone. Every one who has fallen victim should be encouraged to come forward and report the scammers to us. And talk to friends and family: scams are a common problem and we are all targets.'

The OFT enlisted the support of Trading Standards Services across the country, as well as Consumer Direct, Which?, the Advertising Standards Authority, ICSTIS and other consumer and industry bodies to help promote the campaign. Highlights included:

- nationwide radio advertising, radio features and competitions
- web advertising and an online quiz
- distribution of leaflets on how to spot a scam
- a *Scambuster guide* on protecting yourself from scams
- first results from the OFT research project into prevalence of scams
- an international internet sweep to identify work from home scams
- a web chat with OFT's Mike Haley and celebrity Claire King.

Campaign

The focus of the multi-media publicity campaign was on mass marketed scams that affect people who are likely to be from vulnerable social groups C, D and E. The campaign also included press notices to signpost campaign content from week to week.

Messages

Targeted, interconnected messages were used to raise awareness and encourage the recipients of a dishonest sales pitch to treat it with the scepticism that it deserves. Setting the right tone was important, because anybody can fall for a scam and any hint of condescension would damage the credibility of the message and the messengers.

Objectives

- To highlight the key elements of scams and educate consumers in how to recognise them

- To make people aware that there's a scam for everyone – it isn't just the gullible who succumb
- To show how the UK is part of a joined-up international partnership that is working together to deal with fraudulent activities.

Publications

Scambusters: your guide to beating the scammers (OFT 831), an updated consumer leaflet: *How*

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to recognise a scam (OFT764) and an eye catching poster were produced. Each of these re-iterates the key messages. They have been distributed to half a million consumers and stakeholders. The poster went on display in Trading Standards offices, Citizens' Advice Bureaux and local authority offices.

The guide and leaflet can be ordered by ringing **0800 389 3158** or can be downloaded from the website: www.of.gov.uk/scams

Themed weeks

There were four themed weeks in each of the national jurisdictions, tailored to the challenges of the particular country, but with overlaps and common elements.

The first week focused on 'what kind of scam would you fall for' with a news release showing the personality, attitude and income types that scams are targeted at.

A special web quiz was devised

which underlined – in an entertaining way – one of the key campaign messages: 'there's a scam out there for everyone'.

A 30 second radio advertisement ran for the first two weeks of February underlining this message. It parodies a particular approach favoured by scammers where a message is left on your answer phone promising a non-existent 'grand prize'. The point is made that whatever form a scam takes it is designed to part you from your

hard earned cash.

This was followed in week two by the publication of the OFT *Scambuster guide*. This spells out – in plain language – the major scams, how to avoid them and who to contact. Web advertising started this week and ran to the end of the month.

A video news release highlighted early results from a major OFT research project into scams. These early results show that – counter to expectations – those in the middle age ranges – 35 to 54 years – are most likely to be targeted by scammers. The video news release also focused on the *Scambuster guide* and included footage of OFT Chief Executive John Fingleton and DTI Minister Gerry Sutcliffe.

The highlight of the third week was a scams conference, drawing together key partners to develop combative strategies to disrupt and target the perpetrators of scams.



Actress Claire King (pictured left) fronted the final week of the scams campaign.

Claire, 42, who is well known for playing award-winning roles in two of ITV1's biggest shows, Kim Tate in *Emmerdale* and Wing Governor Karen Betts in *Bad Girls*, helped highlight the problems of work from home scams and phoney business opportunities.

The final week focused on global co-operation – with bodies like ICPEN involved. It featured an international sweep of working from home scams spread by scam emails. This annual event is designed to map and regulate operations that are breaking consumer law and causing real or potential problems. It was launched by TV star Claire King, who also fronted a web chat featuring OFT official Mike Haley (see previous page).

Further information

The OFT's website contains a section devoted to scams.

Go to www.of.gov.uk/scams

If you are not sure if a particular product or service that you are being offered is legitimate, call Consumer Direct on **08454 04 05 06** for clear practical advice.

Ten key scams facts

- 1 Twenty million people in Britain have been targeted by scams.
- 2 Nearly one in ten of those in the biggest target group – 35 to 54 year-olds – have fallen victim.
- 3 Premium phone line scams are the most wide-reaching scam in Britain, approximately two million people in the UK have responded to a scam by phone.
- 4 Eight million adults in Britain have received mailings promoting a foreign lottery.
- 5 Even if you don't send any money, you could still be a victim by simply confirming your name, address, telephone number and in certain circumstances your bank details. You may be providing information that can be used to carry out identity fraud.
- 6 Western Union has joined forces with the police and the OFT to warn consumers of scams before they wire money. Customers have to sign a form confirming they are sure they're not being defrauded.
- 7 If you are targeted by a scam, no matter how small the amount of money you send to claim your 'winnings', you will always be asked to send more money.
- 8 If the company is legitimate you will usually not have to pay the postage stamp to claim your winnings.
- 9 If you are unsure you are doing the right thing, before you send off money call Consumer Direct on 08454 04 05 06 for free impartial advice.
- 10 The Office of Fair Trading has a dedicated Scambusters team cracking down on mass marketing scams.