

A 3D graphic of letter blocks. The word "SCAM" is spelled out in white blocks, and the word "DANGER" is spelled out in red blocks. The blocks are arranged in a slightly overlapping, perspective view.

Financial Abuse and Scams- Raising awareness to support service users

Welcome

Programme

- Doors open, registration & coffee
- 13.40 Introduction – The context of financial abuse and adult safeguarding
- Dr Adi Cooper, Independent Chair of Haringey SAB
- Police Involvement – DI Ian Watson, Metropolitan Police, Haringey & Enfield
- Don't Miss a Trick - Citizen's Advice Bureau – Kellie Dorrington
- The local picture of scams – Felicia Ekemazuma, Trading Standards, Haringey Council
- Economic Abuse & Violence Against Women and Girls- Fiona Dwyer
- Questions from the floor
- 15.45 Event Close

Financial Abuse and Scams



Dr Adi Cooper OBE
Independent Chair, Haringey Safeguarding Adults Board

What is Financial Abuse?

This is when someone takes money or belongings without proper consent, or through pressure or control

Remember that financial abuse can involve criminal activity and should be reported so that it can be stopped.

It is important not to jump to the wrong conclusions too quickly, however the following is a list of possible indicators of financial abuse:

- Sudden inability to pay bills
- Sudden withdrawal of money from an account
- Lack of receptivity by the persons relatives to necessary expenditure
- Power of attorney obtained when the person is unable to understand what they are signing
- Extraordinary interest by family members in the vulnerable adults assets
- Carers main interest is financial with little regard for the health and welfare of the vulnerable adult
- The person managing the finances is evasive and uncooperative
- Purchase of items that the individual does not require or use
- Personal items going missing
- Unreasonable or inappropriate gifts

Who could do this?

Anyone can perpetrate financial abuse.

It could be a family member, a friend, neighbour, carer or stranger or anyone you come in to contact with.

What is Financial Scamming?

- Scams look and sound legitimate, which is why people are often easily tricked through letters, phone calls, emails and social media.
- Scams are fraudulent criminal activity defined in the Fraud Act (2006).
- Fraud is committed in three specific ways, with different scams falling into each category;
 - Fraud by false representation
 - Fraud by failing to disclose information
 - Fraud by abuse of position
- Top five most common financial scams in the UK;
 - Boiler room schemes
 - Phishing/smishing
 - Pension liberation
 - Homebuying Fraud
 - Freebie scams

Financial scamming is a significant and under-reported problem (see BBC news article: A financial scam was committed once every 15 seconds in the first half of the year

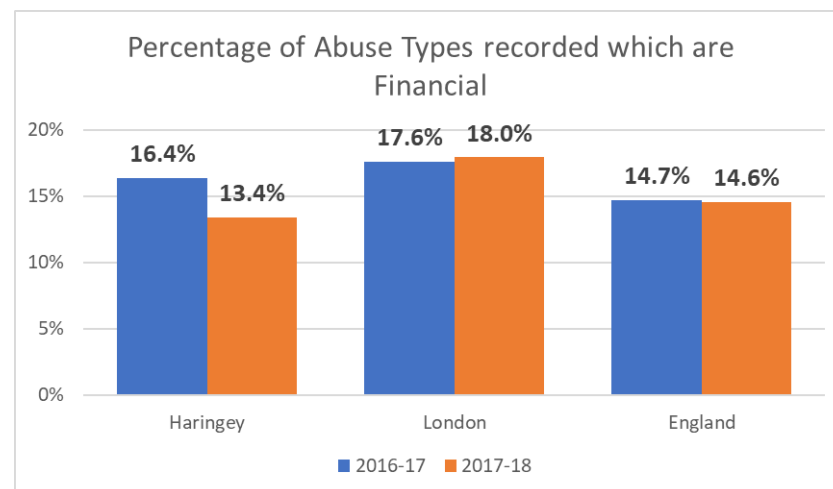
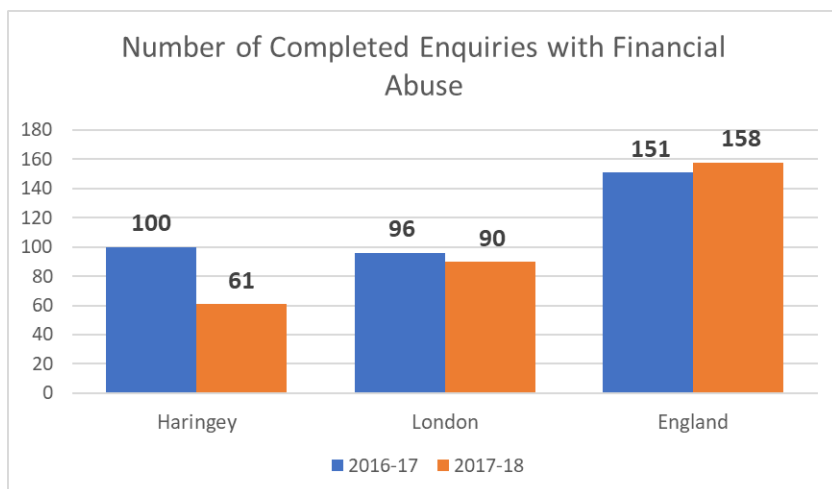
<https://www.bbc.co.uk/news/business-37411036>)

Figures from **Financial Fraud Action UK** put losses across payment cards, remote banking and cheques at £755 million in 2015 - an increase of 26% compared to 2014 (FFAUK 2016)

Vulnerable adults are at greater risk

- While anyone can be a victim of a financial scam, older people are more vulnerable than most because their mental ability to assess risk may be declining in keeping with other age-related brain changes, or at particular times because of personal circumstances, such as social isolation, bereavement and financial pressures
- An extensive study on the psychology of scams by the University of Exeter (2009) found that 10-20% of the UK population are at risk of becoming repeat victims. They found that those who were at this 'increased risk' had a 30% chance of falling for a scam within the next 12 months
- As well as the personally devastating individual costs, financial scamming impacts on our health and social care system. It demands coordinated actions to tackle scamming across the health economy.

Safeguarding Adults Collection



Source: Safeguarding Adults Collection - <https://digital.nhs.uk/data-and-information/data-collections-and-data-sets/data-collections/social-care-collections>

The number of completed enquiries with Financial Abuse recorded has fallen in Haringey in 2017-18, and is on average lower than the London average which also saw a small decrease

Looking at the percentage of all abuse types recorded which are financial the reduction is not as drastic, although Haringey fell behind the England average of 14.6%

However the percentage of individuals raising a concern to Haringey with Financial Abuse has increased to above 20% in the first half of 2018-19

Who can help me?

- Share your concerns with someone you trust: a friend or relative, your GP, care worker, or social worker.
- If you think someone is being abused, you must call the Police on 101 if the danger is not immediate, or **If the danger is immediate, always call on 999.**
- Contact the First Response Team (adult social services)
- Telephone **020 8489 1400**
- Email Firstresponseteam@haringey.gov.uk
- If you wish to raise a safeguarding concern, download the Safeguarding Adults Alert Form on the Haringey website <https://www.haringey.gov.uk/social-care-and-health/safeguarding-adults>

Useful contacts

Who can help ?

If you think a crime has been committed phone Police

Haringey Police

0207 230 1212(24 hour) :

Tottenham Police Station
398 High Road N17 9JA

Haringey Council

020 8489 1400

IAT@haringey.gov.uk

Victim Support

Free phone: 0808 168 9 111

www.victimsupport.org.uk

Haringey Citizens Advice Bureau Tottenham

Citizens Advice - 551B High Road, N17 6SB

0300 300 1187

Haringey Law Centre

Ground Floor Offices, 7 Holcombe Road, Tottenham,
N17 9AA

020 8808 5354

Email: tottenhamlawcentre@tiscali.co.uk

Other useful contacts



the **Money**
Advice Service[®]
0800138 7777

ActionFraud

National Fraud & Cyber Crime Reporting Centre

0300 123 2040



CRIMESTOPPERS
0800 555 111



020 7291 3310 to
stop receiving
unwanted mail



Telephone Preference
Service 0345 070 0707 to
stop receiving unwanted
calls



STOP LOAN SHARKS
Intervention . Support . Education

CALL OUR 24/7 CONFIDENTIAL HELP LINE
0300 555 2222

#stoploansharks reportaloanshark@stoploansharks.gov.uk

Vulnerable Adult Financial Abuse

DI Ian Watson



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TOTAL POLICING

Haringey Police

NEW
SCOTLAND
YARD

Types of Abuse

- Identity Fraud
- Courier Fraud
- Holiday Fraud
- Mass Market Fraud – Scam Mail
- Investment Scams
- Door To Door Scams
- Dating & Romance Scams
- Banking and Payment Card Scams
- Mobile Phone scams
- Ticketing Scams
- Internet Scams



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Distraction Burglary

38 Crimes reported 2018 to date

Distraction used

- Carbon monoxide 1
- Scaffolding 1
- Electrician 2
- Police 2
- Council 3
- Work 3
- Not stated 5
- Gas 5
- Water 16 (42%)



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Distraction Burglary

Breakdown by age

- <50 yrs 3 (8%)
- 50 - 60 yrs old 2 (5%)
- 60 - 70 yrs old 7 (18%)
- >70 yrs 26 (68%)



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Distraction Burglary

By postcode

- N11 1
- N10 3
- N6 3
- N8 4
- N4 5
- N22 5
- N15 6
- N17 11



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Distraction Burglary

Breakdown by Time of day

1000 - 1730hrs



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Distraction Burglary Prevention

- Security review – neighbourhood team
- CCTV – In clear sight
- Pendent alarms
- Professionals / family remind not to open door - unless an appointment
- Met Trace – DNA across Haringey



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Banking & Payment Scams

Reported to Action Fraud

- Ask to accept their money into victim's account
- A convincing story to say why they can't use their account
- A discharge fee from their job
- Medical care
- Pay for essential goods
- Appear and sound genuine
- Victims could commit money laundering
- Online
- On the phone



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Banking & Payment Scams

Protect your details

- Banks will NEVER ring and ask to verify a PIN
- Banks will NEVER ask for a PIN in an email or website/ app
- Banks or will never come to your home to collect items
- Verify any callers by ringing your bank or Police
- Use a different phone line to call bank / Police or wait 5 mins
- Never send any money
- Never agree to meet anyone



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Banking & Payment Scams

ATM

- Never share a PIN
- Cover keypad
- Watch out for distractions
- If card retained report immediately – 24hr contact
- Put things away before walking off
- Destroy mini statements
- Report any damaged ATMs
- Check your statements regularly
- Shred any paperwork



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Case Study



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Thank you

Any Questions?



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Useful Contacts

- Met Police telephone 101
- met.police.uk
- <https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/the-little-book-of-big-scams.pdf>
- North Area Safeguarding - DI Ian Watson DI Michelle Colyer
- Haringey MASH
- <https://www.haringey.gov.uk/social-care-and-health>



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Scam Awareness Month

June 2018

Citizens Advice Haringey

Kellie Dorrington

**Don't
miss
a
trick**

Be scams aware



Did you know?

A scam is a scheme to con people out of their money.

Almost three-quarters of people have been targeted by scammers in the last 2 years.

Most victims don't report scams. But the impacts can be huge
- people can:

- lose their life savings.
- suffer emotional trauma or mental health problems.
- lose their confidence.
- suffer long-term health problems.

Different types of scams



Investment scams

- They may offer shares, or a range of investment “opportunities”.
- Generally targeted at the 55+ age group and often sophisticated enough to lure in even experienced investors.
- Also called “boiler room” scams because they use high pressure sales to create a sense of urgency.

Citizens Advice found average losses reported last year to be £20,000.

“Phantom goods” scams

- These scams are when items are bought online but are never delivered.
- They can be targeted through sites including online marketplaces and social media.
- A rising number of people are being caught out by “phantom goods” scams.

Citizens Advice found the average loss to be £1,100.

Computer software service or internet provider scam

- Victims are cold called and told that there is a problem with their computer.
- They are talked through the log-on steps so the fraudster can gain remote access to the computer, for which they charge “fees” and gain access to personal and financial information.

This was the most common scam reported to Citizens Advice Consumer Service in 2015-16.

Courier scams

- Usually start with an unsolicited telephone call or text advising that a bank fraud has been detected.
- The scam is completed when the caller attends the victim's home or uses an innocent courier to collect their bank card.
- This method is sometimes also used with pension scams.

Your bank will never call at your home to collect your cards.

Money Mules

- This is where an individual allows their bank account to be used to move money from criminal funds.
- Young people and students are particularly vulnerable as they are often short of cash.
- They may be approached with what looks like a genuine job offer, asking them to receive money into their bank account and transfer it onto someone else, keeping some of the cash for themselves.

If caught, the person targeted may be implicated in money laundering themselves.

You can find out more about current scams on
Action Fraud's website at
www.actionfraud.police.uk.

The logo for Citizens Advice, featuring a blue speech bubble shape with the words "citizens" and "advice" stacked vertically in white lowercase text.

citizens
advice

Aims

We want to reduce the risk and impact of scams and fraud by raising awareness and encouraging people to:

- **Report** any scams they encounter.
- **Talk** about scams to seek help and reduce stigma.
- **Recognise** the tell-tale signs of a scam.

Reporting scams

The Crime Survey for England and Wales suggests that less than one-fifth of fraud incidents either come to the attention of the police or are reported by the victim to Action Fraud.

Reporting not only helps to inform the work of advice or enforcement agencies like ourselves and Trading Standards; it also helps to prevent future scams.

Talk about scams

As a nation, we still don't talk enough about scams.

7 out of 10 people targeted by a scam do not tell anyone about it, including friends, family or the authorities.

Talking about scams can help reduce the stigma and help protect others from falling victim.

The logo for Citizens Advice, featuring the text "citizens advice" in white lowercase letters inside a blue speech bubble shape.

citizens
advice

Top tips to avoid scams

- If you haven't bought a ticket – you can't win it.
- You shouldn't have to pay anything to get a prize.
- If you're contacted out of the blue – be suspicious.
- Say no to cold-call investments and pensions reviews.
- Your bank will never phone you to ask for your PIN or your online banking password.
- Genuine computer firms do not make unsolicited phone calls to help you fix your computer.

Suspect a scam?

- **GET ADVICE** from the Citizens Advice consumer service 03454 04 05 06. or 03454 04 05 05 for a Welsh-speaking adviser. If it is a scam this will automatically be reported to Trading Standards.
- **REPORT** scams and suspected scams to Action Fraud 0300 123 2040 www.actionfraud.police.uk If debit cards, online banking or cheques are involved, contact the bank or credit card company.
- **TALK** to family, friends, neighbours so that they can avoid scams.

Get involved

- Come along to local events or training.
- Display our posters or screen graphics.
- Tweet one of our sample tweets #scamaware.
- Post some of our sample content and images on Facebook.
- Share your knowledge of scams on social media.

Get involved

- See all of our digital resources, order free materials, and view our partner resources at www.citizensadvice.org.uk/sam18.
- This site also hosts our Scams Awareness Month 2018 participation map, where you can record your involvement.



Any questions?

Doorstep Crime and Financial Abuse

LONDON BOROUGH OF HARINGEY TRADING STANDARDS



I gave them my house!!!



MR F

- ▶ Haringey were contacted by Bromley Council who were carrying out an investigation in their area.
- ▶ They noticed that Mr F had paid a large sum of money into a Bank Account of an individual that they were investigating for laundering proceeds of doorstep crime.
- ▶ Bromley had contacted him to discuss the payment, and he told them it was for roofing works. Whilst on the phone he also happened to mention that he had builders in again!!!

Terry

- ▶ Following the call, Officers from Haringey's Trading Standards Team called Mr F and discovered:
 - ▶ Cold Called by a man called Terry from Weatherproof Roofing
 - ▶ They had noticed something wrong with roof while working on a neighbours'
 - ▶ Arranged to visit and gave quote to replace the roof.
 - ▶ Mr F paid Terry a total of £14,000 over a 2 month period to buy materials and get the job done.

Tony

- ▶ A couple of months later another man called Tony attended the premises. He claimed he was a structural engineer and that Terry was concerned that more works were required.
- ▶ He went into the loft and came down with a piece of soaking wet roofing insulation.
- ▶ He claimed the works that he had seen were going to very expensive for Mr F.

Haringey Visit

- We visited the same day as we receive the call from Bromley
- Mr F said that the builders had been bring materials i.e. timbers in daily.
- Officers inspect the loft (Mr F had not been into loft due to back injury) and found:



Loft!

► Building Materials



Rafters



Insulation



Water Tank



Building Control

- ▶ A building control Officer also visited and confirms:
 - ▶ That there was no new timber work in the roof space and it appeared to be the original roof structure.
 - ▶ There was an area, where a single new timber joist had been fitted. This was later confirmed to be part of a ceiling repair carried out by a previous builder when he had 'fallen through the roof.'
 - ▶ The only area of new 'work' appeared to be some plastering. There was no obvious reason why this work was carried out and in his experience the cost of plastering this area of wall would be under £500.

Police

- ▶ The police visits and arrested a 47 year old man, as he was leaving the premises. He was subsequently charged with fraud by false representation and was remanded in custody.
- ▶ In August 2017 – Robert Vincent aka Terry pleaded guilty to 2 counts of fraud by false representation at Wood Green Crown Court. He was sentenced to 5 years and 3 months in prison.
- ▶ The false will was destroyed



Other typical scenario



- ▶ Drainage scenario- Traders knock on door and say they are working on drains in area have noticed a problem which may be coming from the property.
- ▶ Offer to check drains. Tell house holder drain has collapsed and they can hire a special machine to fix it which crawls through the pipe.
- ▶ Usually £5,000 a day but they can do it for £1,000. The job takes several days and the machine is never actually seen.

Typical signs of a possible scam:

- ▶ They will generally offer a cheap service to start. Cleaning the gutters £20 is common. As it gives them access to the roof.
- ▶ They often target properties which are slightly dilapidated or overgrown as it is often a sign of an elderly or vulnerable resident.
- ▶ They may have a website which looks quite professional in order to appear convincing with generic photos. The address could be anything from a mailing address to a pub or non-existent number.
- ▶ They may ask the resident to sign away cancellation rights in order to start work straight away
- ▶ They will nearly always ask for payment for materials or scaffolding up front



More signs of a possible scam:

- ▶ They usually want cash but do sometimes ask for bank transfers. The accounts usually belongs to someone else they have paid £100 to allow the money to go through their account
- ▶ They like props i.e. rusty nails, cracked tiles, they have even been known to carry a water pistol to provide some dampness to show an unsuspecting householder.
- ▶ They may claim falsely membership of trade organisations.

Tips for protecting yourself from bogus tradesman fraud include:

- ▶ - Always ask for identification before letting anyone you don't know into your house.
- ▶ - Check credentials, including a permanent business address and landline telephone number. The mobile phone numbers given on business cards are often pay-as-you-go numbers which are virtually impossible to trace.
- ▶ - Take control by asking the questions. Ask for references from previous customers or to see examples of their work.

Tips for protecting yourself from bogus tradesman fraud include:

- ▶ - Don't sign on the spot – shop around. Get at least three written quotes to make sure you're not being ripped off.
- ▶ - If in any doubt, ask the person to leave or call Consumer Direct on 08454 04 05 06. (Consumer Direct works in partnership with local Trading Standards Authorities).
- ▶ - If you're suspicious, why not ask the salesman if you can take their photograph – on your mobile phone, for example? If the person is legitimate, they probably won't mind

Defining Financial Abuse



Prevalence?

- ONS does not report separately
- Seen within context of psychological abuse
- Women accessing DV services – between 43-98%
- 1 in 5 women experience
- Women also more likely to experience other forms of abuse



Form of financial abuse	Example
Financial control	Demands to know how money is spent (i.e. demands receipts) Makes important financial decisions without discussion Keeps financial information secret Makes partner ask for money
Financial exploitation	Does not pay household bills Spends money needed for household bills Builds up debt under partner's name
Financial sabotage	Does things to stop partner from going to work/college Demands partner stops working/studying Does not allow partner to work/study

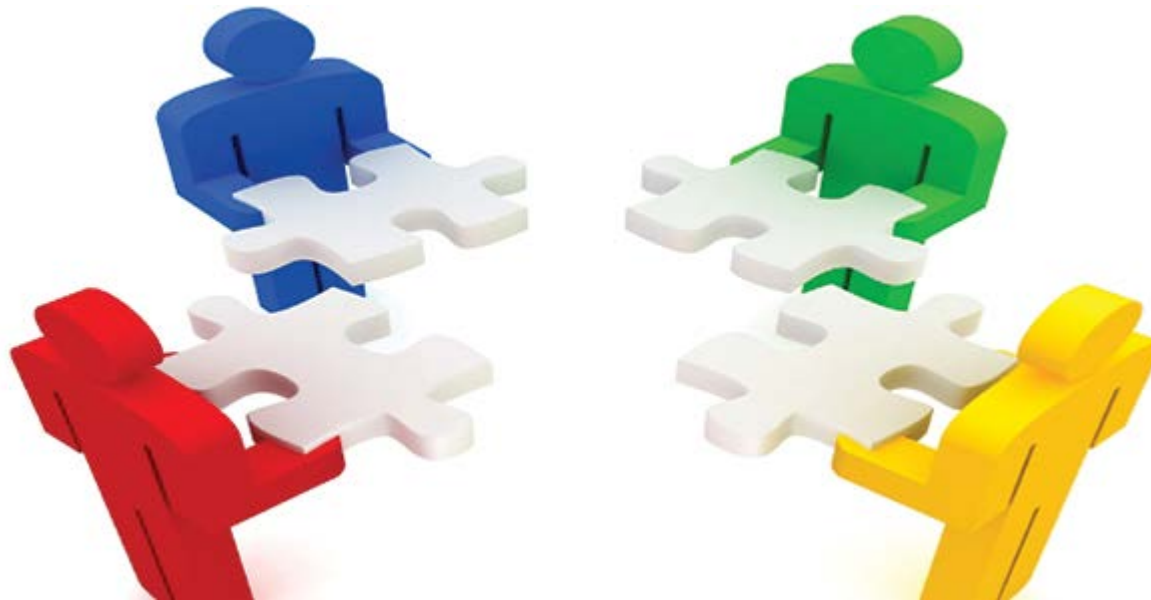
Why respond to economic abuse?

- Financial inequality increases situational vulnerability
- A barrier to leaving
- Increased risk of domestic homicide
- A barrier to living free from abuse

Case Study

Kamila's Story

Bringing it all together?



Questions?