

# Hard to swallow?

**Vitamin and herbal remedy scams** involve cold calls offering vitamins and herbal remedies such as rosehip and pomegranate tablets at extortionate prices. These callers often pretend to have been in contact with your doctor and will ask about your health issues. They seem to care but all they really want is to sell you things you don't need.

Be careful of so-called 'free' offers on Facebook or online, especially for Keto or CBD products. Although the first bottle will be free, there is often a hidden term which says that you agree to pay a monthly fee for future products. Sometimes you may even be asked to pay import duties as well. These products are very expensive and it may be difficult to return them. Contact the Citizens Advice Consumer helpline for advice if you've been a victim of this fraud.



# Get advice or report a scam

For advice, or to ask for help for a victim of fraud from Trading Standards, call the Citizens Advice Consumer helpline on **0808 223 1133**.

To report frauds and cyber crime to the Police contact ActionFraud on **0300 123 2040** or go to [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

Report scam texts for free to 7726.

Speak to your bank/building society if you think you have given bank details to a scammer, or have spoken with someone claiming to be from the bank. Remember the 5 minute rule\*.

If someone calls you claiming to be from your bank, stop, hang up and dial 159: the hotline designed to fight fraud.

When you call 159, you'll get through to your bank directly and securely.

Speak to a friend or family member for advice before agreeing to anything you're not sure about.

For more information visit [www.hertfordshire.gov.uk/scamaware](http://www.hertfordshire.gov.uk/scamaware)

For more advice on current scams, look at the Hertfordshire Trading Standards X account [@HCC\\_TS](https://twitter.com/HCC_TS)

For more advice on postal scams contact [www.thinkjessica.com](http://www.thinkjessica.com)

To sign up to police alerts in your neighbourhood go to [www.hertsconnected.co.uk](http://www.hertsconnected.co.uk)

Stop Challenge Protect - for more advice on preventing email, phone-based and online fraud go to Take Five to Stop Fraud at [www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk)

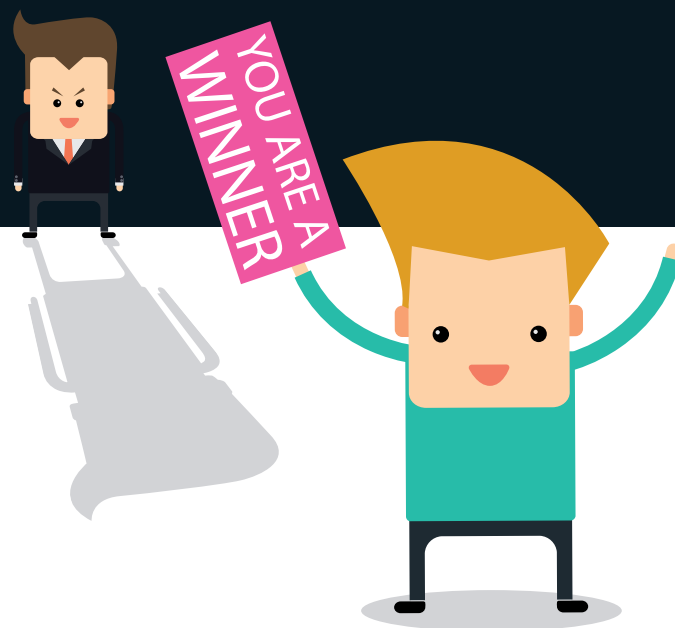
For more information on scams generally and to become a Friend Against Scams, go to [www.friendsagainstscams.org.uk](http://www.friendsagainstscams.org.uk)



# It's ok to say no!

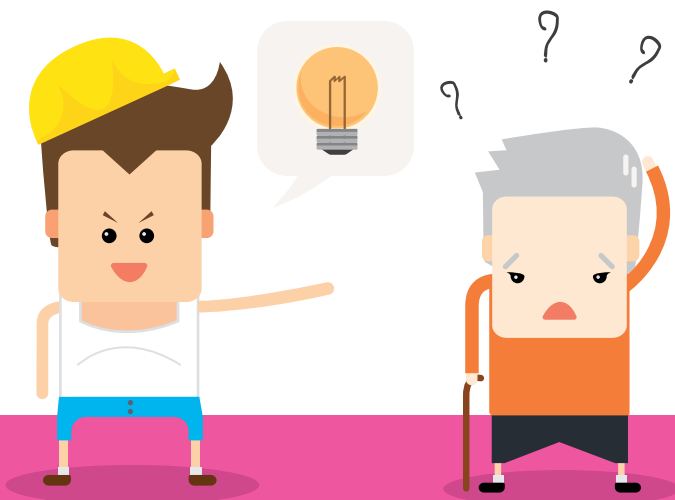
## Protect yourself from scams & frauds

Scams come in many forms – emails, on Facebook, by post, by phone, by text or in person at your door but they all make false promises to con you out of your money.



# Not sure, close the door to cold callers!

- Don't buy goods or services at the door, even if a trader tells you they are working nearby or that the work needs doing urgently.
- If you're not sure, don't open the door.
- Only deal with traders by appointment but never agree to a visit by someone who has cold called you and says they have a surveyor in the area or want to give you a no obligation quote.
- Do not keep large sums of money in the house.
- If a small job such as mending a broken tile turns into a larger one such as replacing your whole roof, don't feel obliged to use the same trader. Get another trader to confirm if the work is needed and what a reasonable price will be.
- Call the Police on 101 to report suspicious cold callers.
- Call the Police on 999 if a caller is aggressive, starts work without your agreement or you are worried about your safety.
- Find a trustworthy, local trader at [www.hertfordshire.gov.uk/goodtrader](http://www.hertfordshire.gov.uk/goodtrader) or call **01707 292429**



# Junk the junk mail

The most common scam letters are fake lotteries, deceptive prize draws or sweepstakes and clairvoyants.

## Look out for:

- Anyone that asks for money up front to receive what's on offer – processing or handling fees are a con.
- Mailings which tell you that you are a winner but you need to buy goods from their catalogue first. The prices are extortionate and you'll never win the big prize.
- A promise that you've won a prize draw or lottery you've never entered.
- Promoting a premium rate telephone number such as **09** or **070**.
- Letters that seem genuine but ask you to phone a number to claim your prize.
- Letters that tell you that in order to claim money, you need to submit original ID documents such as passports or birth certificates. It is a way to steal your information and commit identity fraud.
- Be suspicious and don't reply until you've checked it out with someone you trust.
- The Mailing Preference Service (MPS) allows you to have your name and address removed from mailing lists. To register for the free service, call **020 7291 3310** or visit [www.mpsonline.org.uk](http://www.mpsonline.org.uk)



# Don't hang on, hang up

- A bank or the police will never ask you for your PIN or passwords, and will never send someone to your home to collect your bank card. The police will never ask you to help in an investigation and suggest you lie to bank staff. Officials such as HMRC will never ask you to pay them in vouchers. Scammers ask for them because they can't be traced.
- If you get a call like any of the above, tell them you will do your own checks, then hang up.
- **\*Wait 5 minutes before calling your bank using the number on the back of your bank card, or the police, to make sure that you aren't speaking with the fraudsters. They try to keep the line open by not hanging up but the line will break after 5 minutes. Or use another phone to call out.**
- With any call you're not sure about, ask the caller to send you details in writing, then hang up. Tell them nothing.
- Scammers can make it look as if they are calling from a genuine number. What shows up on your phone may not be the number the caller is ringing from. This is called 'spoofing'. If you're not sure, ring back on a known phone number.
- If you have solar panels or foam insulation installed, your details may have been sold on to scammers trying to sell you other products and services. If they call asking to visit, say no and ask them to write to you instead.
- If you don't know the caller, don't make an order!
- The Telephone Preference Service (TPS) allows you to opt out of unsolicited sales or marketing calls from the UK. To register for this free service call **020 7291 3320** or go online at [www.tpsonline.org.uk](http://www.tpsonline.org.uk) Anyone offering to stop nuisance calls for a fee is a scammer, do not use them.
- Call blockers are an excellent way to block nuisance and scam calls. Check with your phone provider about any free call blocking they offer. You can buy phones with inbuilt call blocking. Use an answerphone during the day, as scammers won't leave you a message. Do not sign up with cold callers who tell you they can stop nuisance calls for a fee.