

Avoiding scams

Smart ways to
protect yourself



Information and advice you need to help you love later life.

We're Age UK and our goal is to enable older people to love later life.

We are passionate about affirming that your later years can be fulfilling years. Whether you're enjoying your later life or going through tough times, we're here to help you make the best of your life.

Our network includes Age Cymru, Age NI, Age Scotland, Age International and more than 130 local partners.

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What this guide is about

Scams can affect anyone. Though no one likes to feel that they've been conned, unfortunately there are an increasing number of scams designed to cheat you out of money or steal your identity. However, you can avoid being deceived by a scam if you know what to look for.

This guide explains the different ways a fraudster might approach you, some of the most common scams, what you can do if you fall victim to one and how to avoid them in the future. There are also some useful tips for you to keep somewhere handy. This guide is applicable across the UK.

Key



This symbol indicates where information differs for Scotland, Wales and Northern Ireland.

Worried about someone you know?

The tips in this leaflet will help you to identify scams and let you know what action can be taken. If you're worried that someone you know is being scammed, you can:

- look out for warning signs – they are receiving unusual amounts of post or spending large amounts of money, for example offer the person advice, support and encouragement to report it
- get some help – see the useful organisations listed at the back of this guide (pages 25-30)
- 'Think Jessica' can help you support someone who doesn't believe they are being scammed (page 30).

What is a scam?

Scams are frauds designed to cheat people out of their money. Scammers approach people in a number of ways, including on the doorstep, by post, online or by phone.

The number of people being tricked by scammers is rising but this guide has some handy tips so you can avoid scams and know what to do if you think something is a scam.

There are things you can do if you have been a victim of a scam (see page 23). Don't be embarrassed to seek help – millions of people fall for scams and reporting a scam could help to stop the fraudsters from scamming others.

Junk mail and cold calls

Junk mail is unsolicited mail advertising products and services, for example, a pizza delivery flyer or a leaflet advertising a local business. Cold calls are phone calls from companies trying to make a sale even though they have had no business with you previously. Although they can be annoying, they aren't usually illegal and don't necessarily count as a scam. However, it can sometimes be hard to tell the difference between a scam and junk mail or cold calling. If in doubt, follow the tips in this guide.



There are an **increasing number of scams** designed to cheat you out of your money. However, **you can avoid being scammed** if you know what to look for.

Doorstep scams

Scammers may knock on your door pretending to be traders, perhaps offering to do work on your home or garden. Or they may pose as a charity collector or as someone in need.

Watch out for:

- Traders who say they've noticed something wrong with your property that they can fix.
- Police officers who say they need to see your bank cards and PIN numbers – the police would never ask for this information and these people are actually fraudsters.
- Pushy sellers with large discounts or time-limited offers.
- People who claim to be from gas and electricity companies but don't have an official ID.
- Deliveries of goods or products you didn't order and people who later come to collect them – this is a scam where you get billed for the goods that someone else ordered.
- Charity collectors who seem pushy or can't supply a registered charity number (this can be checked with the Charity Commission – see page 26).
- People who ask to come in to your home because they say they need help, for example to use your telephone, or claim to feel unwell.

What to do

You don't have to open the door to anyone you don't know. If you decide to answer the door, take the following steps:

- **Stop** – Think about whether you're expecting anyone.
- **Lock** – If you're not expecting anyone, lock your other outer doors before you go to the front door. Some fraudsters work together – one keeps you chatting while another gets in through a back door.
- **Chain** – Put the door chain on (though don't keep the chain on all the time as it will prevent anyone with a key, such as a home help, from entering). Look through the window or spy-hole to see who's there.
- **Check** – Ask for an identity card and examine it carefully. If you're still unsure, phone the company the person claims to represent. Get the number from a bill or your phone book. Don't worry about leaving someone waiting. A genuine person won't mind.

You can check company credentials using the information on pages 21-22. If you're being pressured or feel unsafe, contact friends, family or the police.

How to avoid being scammed

- You can set up a password with your utility providers to be used by anyone they send round to your home so you can be sure they are genuine.
- Don't buy from doorstep sellers. Request a 'No cold callers' sign from your local council or find a printable version online, and place it somewhere visible to people outside.
- Don't be embarrassed to say 'No' to people or ask them to leave.
- Think: if it sounds too good to be true, then it probably is.

- Take the time to think about any offer, even if it's genuine. Never sign anything on the spot – it's best to get several written quotes for any home improvements.
- Don't accept deliveries of goods you didn't order. If you accept them without realising, phone the company they were sent from or contact your local police.
- See pages 21-22 for how to check credentials for companies and traders when you're not sure if they are legitimate.

Who to contact

- Contact your local Trading Standards through the GOV.UK website if you've been scammed on the doorstep (page 27).
- Contact Action Fraud to report a suspected scam (page 26).
- Phone your energy, phone or water company using the number on your latest bill if someone claims to be from your supplier and you want to check if they are genuine.
- Contact the Charity Commission to check if a charity is officially registered (page 26). In Scotland contact the Scottish Charity Regulator (page 29) and in Northern Ireland, contact the Charity Commission Northern Ireland (page 26).
- Dial 999 in an emergency or 101 if you're not in immediate danger but want to report the incident.

For more information

Read our guide *Staying safe* for more information about rogue traders.

Mail scams

Mail scams are sent by post and may be addressed to you directly by name. Postal scams contain fraudulent claims to try to con you out of your money.

Watch out for:

- Lotteries or prize draws, including foreign lotteries, claiming you have won a fortune. These often look legitimate, with barcodes or ID numbers. The letter will ask you to pay an administration fee, buy a product or call a premium rate phone number to access your winnings.
- Psychics and clairvoyants who claim to have seen something in your future – which may be you winning the lottery.
- ‘Pyramid’ investment schemes, which ask you to pay a fee and recruit friends or family members to join up in order to get a return on your investment.
- Hard luck stories of someone asking for money because of unfortunate circumstances, such as illness or poverty.
- Letters from a ‘solicitor’ informing you of an unclaimed inheritance, often from a ‘relative’ overseas.

What to do

- If you receive a scam letter, ignore it and throw it away. Never reply to these letters. Alternatively, you could join the Mail Marshal scheme that encourages you to send them your scam mail so they can catch criminals. You can find out more on the Friends Against Scams website (page 27).
- Don’t call any premium-rate phone lines that are mentioned in these letters. These numbers start with 09 and can cost up to £4 per minute to call.
- If you’re unsure, check the details of the organisation or solicitor and seek advice.

How to avoid being scammed

Unfortunately, as lots of scammers send mail from overseas or through legal loopholes, it can be difficult to stop them.

- You can avoid being added to mailing lists which scammers sometimes get hold of. When you register to vote, tick the box to opt out of the ‘edited register’ (also known as the ‘open register’) as this can be used to send unsolicited marketing mail. If you buy a product online, you will usually be asked if you want to receive direct mail or marketing emails from the company – make sure you tick or untick the correct box if you don’t want them to contact you. You can also unsubscribe from any mailing lists.
- See pages 21-22 for how to check credentials for companies and traders.
- You can also register with the Mailing Preference Service (page 28). This will stop many direct-mailing companies from contacting you and reduce the amount of post you receive. However, this may not stop all scams, as many fraudsters ignore this.

Who to contact

- Tell Royal Mail if you think you have received scam mail and send the mail to them with a covering letter (page 29).
- Details of overseas scams can be reported to the Citizens Advice Consumer Service (see page 27), who will pass it to Trading Standards.
- Contact the Solicitors Regulation Authority (page 29) if you get a letter from a solicitor and aren’t sure it’s genuine. They can tell you if the solicitor’s firm is registered and there is a list of reported scams on their website. In Scotland, check with the Law Society of Scotland and in Northern Ireland, contact the Law Society of Northern Ireland (pages 27-28).



Email and online scams

Email and online scams are very common. Scammer's techniques also change frequently as they develop new ways to defraud people.

Watch out for:

- Fake websites – where an email claiming to be from your bank or another trusted organisation directs you to a fake website and asks you to enter your account details. The website often looks like the organisation's real website to fool you into giving personal information.
- Any emails from abroad asking for money – this may appear to be a stranded friend or relative asking for help but is actually from a scammer who has hacked their email address: or it could be an email asking you to assist with a bank transfer for which you will receive a reward.
- Emails with attachments – some attachments contain viruses which infect your computer: they could even come from the email account of someone you know, if their account has been hacked.
- Tax refund emails – HM Revenue and Customs (HMRC) would never email you to give you a tax refund: this is a common scam and many people have fallen victim to it.
- Invoice emails – these appear to be from companies you deal with regularly or even your solicitor requesting payment and can seem genuine.

What to do

- Don't open email attachments unless you know they're safe.
- Don't click on links within emails that claim to direct you to your bank, utility company or HMRC. Always search for the website yourself instead.
- Report scam emails to Action Fraud (page 26), then make sure you delete them.
- Never reply to scam emails, even to say 'No', as it will let the sender know that your email address is active and they will send you more emails.
- If you have any payment queries, contact the company or solicitor directly and verify the details of any account to which you've been asked to transfer money.

How to avoid being scammed

- Make a strong password for any online accounts.
- Check your email account is set up to filter junk email, as this may help to remove some of the scam emails from your inbox automatically.
- Make sure you have anti-virus software installed on your computer to protect it from viruses.
- See pages 21-22 for how to check credentials for companies and traders.

Who to contact

- To report scam emails, contact Action Fraud (see page 26).
- Get more advice on how to deal with scam emails from www.getsafeonline.org or look at the 'Help' pages of your email account provider.

For more information

Read our guide *Internet security* for more information on strong passwords and protecting yourself from online scams.

Telephone scams

Scammers are developing more sophisticated ways to trick people, so be wary of unsolicited and unexpected calls.

Watch out for:

- Calls from your bank or police about fraudulent use of your credit or debit card or bank account. A scammer will ask for your PIN number and may tell you to give your bank card to a courier. Your bank would never do this.
- Pushy sales calls or investment opportunities that seem too good to be true.
- Calls about your computer. Scammers will say your computer has a virus and ask you to download software to fix it: this is actually 'spyware' that will give them access to all your online information.
- Unsolicited text messages or calls offering products or services such as pension or debt management.
- Calls claiming to be about correcting your council tax band or giving you a council tax rebate. Your council would never call you unsolicited about a rebate.
- Calls asking you to pay to renew your membership of the Telephone Preference Service (page 30). The service is free and calls asking you to pay for it are fraudulent.

What to do

- Ignore a caller that asks you for personal information such as your PIN number or tells you that your computer has a virus.
- Forward unwanted texts to 7726 for free so your mobile phone provider can flag potential scams.
- Be aware that scammers can keep your phone line open. Always use a different phone, call someone you know first to check the line is free or wait at least 10 to 15 minutes between calls to make sure any scammers have hung up.

How to avoid being scammed

- If you have an answerphone on your landline or voicemail on your mobile, use it to screen your calls.
- Get a caller ID device to see who is calling, although some scammers appear as though they are calling from a legitimate number, for example, your bank or utility company.
- Some phones have call blocking features to stop unwanted calls. If your phone doesn't, you can use a separate call blocker. Some blockers come pre-programmed with known nuisance numbers and some allow you to add numbers to that list when you get a nuisance or scam call. You can buy call blockers from various retailers and some local authorities provide them.
- Join the free Telephone Preference Service (TPS) (page 30). This should reduce the number of cold calls you receive, although it won't necessarily block scammers. TPS has a service to stop cold calls to mobile phones too. Text 'TPS' and your email address to 85095 to register.
- See pages 21-22 for how to check credentials for companies and traders.

Who to contact

- Contact your bank if you receive a call about your bank account or credit card that concerns you.
- Contact Action Fraud to report a scam (page 26).
- Call or text TPS to register with its service (page 30). There's a free call blocker available to stop scam and nuisance calls. This is available to those identified as most vulnerable by a doctor, Trading Standards officials or local councils.

Relationship scams

Although a dating website can be a great way to meet someone, be cautious, as some scammers use them to win people's trust and get money from them.

Watch out for:

- Someone asking for personal information, such as your full name, address, date of birth or bank details.
- Conversations which become personal very quickly.
- Someone who tells you only vague details about themselves and nothing that can be checked.
- Someone who quickly suggests communicating by email, text or phone rather than via the website where you met them.
- Emotional stories in which a contact asks for money, for example claiming their relative is ill, they are stranded or they have fallen on hard times.
- A contact asking you to keep the relationship secret from your friends or family.
- A person asking for money to come and visit you because they live far away.

What to do

- If you arrange to meet someone, meet them in a public place and always let someone know where you will be.
- If you become suspicious, most dating websites allow you to report a member to them. You should also be able to block members from contacting you if you feel that they are not genuine.

How to avoid being scammed

- Be wary of anyone who asks you for money or claims they have fallen on hard times.
- Don't provide too many personal details.
- Don't send money to someone you have never met, no matter what reason they give or how long you've been speaking to them.
- Analyse their profile and check the person is genuine by putting their name, profile pictures or any repeatedly used phrases and the term 'dating scam' into your search engine.

Who to contact

- If you've lost money in a relationship scam or you think you've been targeted, report it to Action Fraud (page 26).

Although a **dating website** can be a great way to meet someone, **be cautious.**

Identity theft

Identity theft occurs when your personal information (such as name, date of birth or address) is stolen and used to commit fraud, such as raiding your bank account, buying goods in your name or obtaining credit cards. Fraudsters can get personal details in a variety of ways, and you may not realise that your identity has been stolen until it's too late.

Watch out for:

- Any fraudulent activity in your bank accounts or missing money that you can't account for.
- Post arriving at your house for someone you don't know.
- Changes to your credit rating, for example, if you apply for a financial product and are refused because your credit rating has worsened unexpectedly.

What to do

- Cancel any lost or stolen bank cards immediately.
- If you're waiting for a new card or PIN number, or a new identity document such as a driver's licence in the post, and it's not delivered, alert the organisation responsible straightaway.
- Contact your bank immediately if there are any transactions on your account you don't recognise.

How to avoid being scammed

- Keep passwords and PIN numbers safe – don't write them down and don't disclose them to anyone.
- Try not to use the same password for more than one account and avoid using obvious passwords.
- Never let your cards or card details out of your sight when making a transaction, and shield your PIN number.
- Ensure that your computer has up-to-date security software.

- Shred documents such as bank statements and receipts before you throw them away.
- If you move house, contact your bank and other relevant organisations to let them know your new address and ask Royal Mail (page 29) to redirect your post.
- Sometimes fraud can be committed using the identity of people who have died. Contact The Bereavement Register (page 30) to remove the deceased person from mailing lists and the government's Tell Us Once service (page 27) to inform all government departments of a person's death with just one call. Visit www.gov.uk/tell-us-once for more information.
- Lock your mobile phone with a PIN or password. If your phone is stolen, this will stop anyone accessing information such as your personal telephone numbers.

Who to contact

If your details have previously been stolen, consider registering with fraud prevention organisation CIFAS (page 26). For a small fee, it will alert its members to carry out further checks if someone applies for credit in your name. Visit the identity theft section of the Action Fraud website or call Action Fraud (page 26) for further information on how to prevent identity theft.

For more information

See our guide *Internet security* for more advice on strong passwords and protecting yourself from online scams.

Investment and pension scams

Changes that allow people to access their pension pots from age 55 have sparked off new scams by fraudsters.

There are also scammers who offer investments that promise great rewards but in fact offer little or no return. The scammers may call you several times and may even have details of previous investments you've made. Stay safe by following these tips.

Watch out for:

- Cold calls about your pension – just hang up immediately.
- Companies that offer a 'loan', 'savings advance' or 'cashback' from your pension, or talk about new investment techniques.
- Offers of investments in stocks and shares in wine, jewellery, carbon credits or land, with unrealistic rates of return.
- Offers of 'pension reviews' or new ways to get hold of your pension income before age 55 in exchange for a fee, for example, by transferring your savings to a different scheme.
- Legitimate products that are overvalued – for example, shares that exist but have little or no resale value.
- 'Pyramid' investment schemes, where you are asked for a fee to join and then need to recruit friends and family members to the scheme in order to get a return.

To do next

Visit The Pensions Advisory Service website if you're worried about a pension scam. They have an online tool which can help identify pension scams (page 28).

What to do

- If you get calls offering you investments or access to your pension, don't be rushed or pressured.
- Always seek advice before making decisions.
- See pages 21-22 for how to check the credentials of companies and traders.
- If you feel pressured or if the caller won't take no for an answer, end the conversation. Don't be embarrassed to put the phone down.

How to avoid being scammed

- Learn more about making investments by contacting the Money Advice Service (page 28).
- Contact The Pension Advisory Service or Pension Wise to find out more about accessing your pension pot (pages 28-29).
- Be wary of dealing with companies that are based overseas. They may be located there to avoid regulatory requirements.
- Don't buy from newspaper adverts or marketing leaflets unless you are sure that they're genuine.
- Listen to your doubts. If you think the offer sounds too good to be true, it probably is.

Who to contact

- Check whether companies are authorised by the Financial Conduct Authority (page 27). Check the scams warning list at www.scamsmart.fca.org.uk.
- Get independent pension advice. Contact The Pensions Advisory Service or Pension Wise (pages 28-29).
- You could also get advice from an independent financial adviser. You can find a list of registered advisers from the Money Advice Service or Personal Finance Society (pages 28-29).



It's easy to make impressive business cards, stationery, brochures and websites. **These don't always mean a company** or a tradesperson **is a safe bet.**

Check their credentials

Not sure if a trader, company, catalogue or website is legitimate? Here are some ways to check their credentials. Remember, if in doubt, always seek further advice.

Check the contact details

Be wary if someone contacting you only has a mobile phone number and a PO Box address. These are easy to close and difficult to trace. Ask for a landline number and phone it to see who answers. You can also find out a company's details, including its registered address, at www.gov.uk/get-information-about-a-company. If its address is overseas, the usual consumer rights may not apply or could be very difficult to enforce.

Check if tradespeople are registered and regulated

There are various official registration schemes for tradespeople, such as the National House Building Council for builders, and Gas Safe for gas engineers. Financial services or companies should be regulated by the Financial Conduct Authority (FCA). If someone claims to be registered, check with the relevant trade organisation (or the FCA if it's a financial company) to make sure that what they say is true (page 27).

Check for reviews and recommendations

It's always best to get a reliable recommendation if you're buying a product or service. Search online for the company's name to see if there are any reviews of it. If it's a local business, ask people you know in the area.

And remember... don't judge by appearances alone

It's easy to make impressive business cards, stationery, brochures and websites. These don't always mean a company or a tradesperson is a safe bet.

Still not sure?

Contact the Citizens Advice Consumer Service for further advice (page 26).

Contact TrustMark to find local tradespeople who comply with government-endorsed standards (page 30), or ask your local Age UK for an approved list of traders in the area.

For more information

For more information about different types of scams and what to look out for download the publication *The Little Book of Big Scams* from the Metropolitan Police website or call 0207 230 1228 for a copy.

What can you do if you're the victim of a scam?

Don't be embarrassed to report a scam – it could happen to anyone. By reporting it, you'll be making it more difficult for the scammers to deceive someone else and in some circumstances you may be able to get some money back.

Check your household insurance policy if you suffer any financial loss from a scam, as some policies may provide cover.

Be cautious if you have fallen victim to a scam and are approached by someone claiming to help scam victims recover their money as this is also a type of scam.

How to report scams

Contact Action Fraud (page 26). Information you give to Action Fraud could help track down the fraudster. Contact your bank immediately if you have lost money from a banking fraud.

Where to get advice

If you're concerned about a product or service, contact the Citizens Advice Consumer Service or Action Fraud for advice (page 26).

Getting your money back

Unfortunately, if you're the victim of a scam you're not always guaranteed to get your money back. However, if the fraudster is traced, it may be possible for Trading Standards services to prosecute them and get the lost money back. Contact the Citizens Advice Consumer Service for advice (page 26). If you paid for something by credit card in a transaction that turns out to be fraudulent, contact your card provider as you may be protected in some circumstances.

Top tips for avoiding scams



Don't open emails or attachments from **someone you don't know.**



Your bank will **never call** you and ask for your PIN number or for you to give your card to a courier.



With doorstep callers remember:
Lock, Stop, Chain, Check



Avoid pension scams by getting **independent advice** before making decisions.



Don't believe letters claiming you have won a fortune. **If you haven't entered** a lottery or prize draw, you can't have won it.



Don't be embarrassed to hang up, say no, or ask someone to leave.



Who to contact for further help:

Action Fraud – to report a scam – 0300 123 2040

Citizens Advice consumer service – 03454 04 05 06

Useful organisations

Age UK

We provide advice and information for people in later life through our Age UK Advice line, publications and online.

Age UK Advice: 0800 169 65 65 Lines are open seven days a week from 8am to 7pm. www.ageuk.org.uk

Call Age UK Advice to find out whether there is a local Age UK near you, and to order free copies of our information guides and factsheets.

In Wales, contact

Age Cymru: 0800 022 3444
www.agecymru.org.uk

In Northern Ireland, contact

Age NI: 0808 808 7575
www.ageni.org

In Scotland, contact

Age Scotland: 0800 1244 222
www.agescotland.org.uk

The evidence sources used to create this guide are available on request. Contact resources@ageuk.org.uk

Action Fraud

National reporting centre for fraud and internet crime. Call the helpline for advice on preventing fraud and what to do if you fall victim to it, or use the online fraud reporting service.

Tel: 0300 123 2040

Textphone: 0300 123 2050

www.actionfraud.police.uk

The Charity Commission

Regulator for all registered charities in England and Wales. Search on their website for registered charities.

www.gov.uk/charity-commission

In Northern Ireland contact **The Charity Commission Northern Ireland**

Tel: 028 3832 0220

www.charitycommissionni.org.uk

CIFAS

Provide a registration service to protect people whose details have been stolen or are considered vulnerable.

www.cifas.org.uk

Citizens Advice

National network of advice centres offering free, confidential and independent advice face-to-face or by telephone.

In Wales there is a national phone advice service on 0344 477 2020. It is available in some parts of England on 0344 411 1444. In Scotland, there is a national phone advice service on 0808 800 9060.

For online information and details of your nearest centre:

England or Wales: www.citizensadvice.org.uk

Northern Ireland: www.citizensadvice.co.uk

Scotland: www.cas.org.uk

Citizens Advice Consumer Service

Provides information and advice on consumer issues by telephone and online. Offers tips on avoiding scams.

Tel: 03454 04 05 06 (or 03454 04 05 05 for a Welsh-speaking adviser)

Financial Conduct Authority (FCA)

Provides advice on choosing a financial adviser. The FCA has a scam warning tool on their website for checking if an investment offer might be a fraud.

Tel: 0800 111 6768

www.fca.org.uk

www.fca.org.uk/scamsmart

Friends Against Scams

Offers information as well as schemes such as the Mail Marshals scheme.

www.friendsagainstscams.org.uk

Get Safe Online

Government-backed website that gives free advice and tips on using the internet securely.

www.getsafeonline.org

GOV.UK

The government website of services and information, with advice on crime prevention and the **Tell Us Once** service.

www.gov.uk

Law Society of Scotland

Offer online advice about how to spot a scam solicitor.

Tel: 0131 226 7411

www.lawscot.org.uk

Law Society of Northern Ireland

Can check if a solicitor is registered in Northern Ireland.

Tel: 028 9023 1614

www.lawsoc-ni.org

Mailing Preference Service (MPS)

Free register for individuals who do not want to receive unsolicited sales and marketing contacts by post.

Tel: 0207 291 3310

www.mpsonline.org.uk

Metropolitan Police

Produce specialist scams publications.

Tel: 101

Textphone: 18001 101

www.met.police.uk

Money Advice Scotland

Provides details of advice agencies throughout Scotland that provide free, independent, impartial and confidential advice.

Tel: 0141 572 0237

Email: info@moneyadvicescotland.org.uk

www.moneyadvicescotland.org.uk

Money Advice Service

Provides information and guidance on money management.

Tel: 0800 138 7777

www.moneyadviceservice.org.uk

Pensions Advisory Service

Independent organisation that can help with problems with State Pension and private pensions.

Tel: 0800 011 3797

www.pensionsadvisoryservice.org.uk

Pension Wise

Government service offering free and independent advice on what you can do with your pension. Use its website to book a free appointment with an adviser.

Tel: 0800 138 3944

www.pensionwise.gov.uk

Personal Finance Society

Can help you understand your financial choices when it comes to money and allows you to search for a qualified financial adviser.

Tel: 020 8530 0852

www.thepfs.org

Royal Mail

If you or someone you know is receiving scam mail in the post, you can report it to the Royal Mail. You can post your letter directly to FREEPOST SCAM MAIL.

Tel: 03456 113 413

Email: scam.mail@royalmail.com

www.royalmail.com

The Scottish Charity Regulator

The regulator for charities in Scotland, which you can contact to find out if a charity is registered.

Tel: 01382 220446

www.oscr.org.uk

Solicitors Regulation Authority

Regulates solicitors and law firms across England and Wales. You can check if a law firm or individual solicitor is registered with them, and their website has a scam alert section.

Tel: 0370 606 2555

www.sra.org.uk

Telephone Preference Service (TPS)

Free opt-out service for individuals who do not want to receive unsolicited sales and marketing telephone calls.

Tel: 0345 070 0707

www.tpsonline.org.uk

The Bereavement Register

Register the name and address of a deceased person to help stop unsolicited mail.

Tel: 020 7089 6403

www.thebereavementregister.org.uk

Think Jessica

Campaign against scam mail. Includes stories of scam mail victims, along with resources for help and advice.

Email: advice@thinkjessica.com

www.thinkjessica.com

TrustMark

Organisation that helps you to find a reliable, trustworthy tradesperson.

Tel: 0333 555 1234

www.trustmark.org.uk

Unbiased

List of qualified, independent financial advisers in your area.

Tel: 0800 023 6868

www.unbiased.co.uk

Supporting the work of Age UK

Age UK aims to enable all older people to love later life. We provide vital services, support, information and advice to thousands of older people across the UK.

In order to offer free information guides like this one, Age UK relies on the generosity of its supporters. If you would like to help us, here are a few ways you could get involved:

1 Make a donation
To make a donation to Age UK, simply complete the enclosed donation form, call us on **0800 169 8787** or visit **www.ageuk.org.uk/get-involved**

2 Donate items to our shops
By donating an unwanted item to one of our shops, you can help generate vital funds to support our work. To find your nearest Age UK shop, visit **www.ageuk.org.uk** and enter your postcode into the ‘What does Age UK do in your area?’ search function. Alternatively, call us on **0800 169 8787**

3 Leave a gift in your will
Nearly half the money we receive from supporters come from gifts left in wills. To find out more about how you could help in this way, please call the Age UK legacy team on **020 3033 1421** or email **legacies@ageuk.org.uk**

**Thank
you!**

What should I do now?

For more information on the issues covered in this guide, or to order any of our publications, please call Age UK Advice free on **0800 169 65 65** or visit www.ageuk.org.uk/moneymatters

Our publications are also available in large print and audio formats.



The Age UK Group offers a wide range of products and services specially designed for people in later life. For more information, please call **0800 169 18 19**.

If contact details for your local Age UK are not in the box below, call Age UK Advice free on **0800 169 65 65**.

