



Orkney Scam Action Group

Avoid Online Rip-Offs

- When you shop online, look for clear signs that you're buying from a reputable company. The padlock symbol and 'https' in the address bar show that the website you are using is secure.
- Check to see if the website lists a geographical address which it should do under e-commerce requirements.
- Use safer ways to pay. Middle person services like PayPal, where the seller never sees your card or account details reduce the risk. Link Paypal with a credit card or bank account to increase the amount of time you have to appeal any fraud.
- Credit card purchases over £100 provide extra protection via the card provider if things go wrong and the trader won't resolve. Debit card purchases provide protection under the voluntary "Chargeback" scheme.
- Sounds too good to be true? **IT PROBABLY IS.**

Phone Scams

If you receive a suspicious phone call:

- Remember, you do not have to get into discussions over the phone with anyone and never give out any personal information such as: bank or credit card details.
- Keep your business, your business. Just say "No thank you I am not interested" and hang up.
- Consider using a call blocking device. Please be aware that no genuine provider will ever cold call offering a call blocker. **Call blockers are available for elderly folk or anyone with additional support needs in Orkney. If you or someone you know needs a call blocker, call Trading Standards on 01856873535 or email trading.standards@orkney.gov.uk.**
- Fraudsters often claim there have been fraudulent transactions on your bank account and that you need to take action. Your bank will NEVER call you and ask you for your 4 digit PIN to transfer or withdraw money or to give your card to a courier.
- Remember it takes two people to terminate a call, caller and recipient – fraudsters can keep your phone line open by not putting down the receiver at their end.
- If you feel something is suspicious or you feel vulnerable, hang up, wait five minutes to clear the line, or where possible use a different phone line or mobile, then call your bank or card issuer on their advertised number to report the fraud.



Postal Scams

There are many postal scams but here are some common ones to look out for:

- Lotteries/prize draws
- Psychics and clairvoyants
- Pyramid Schemes or multi-level marketing
- Hard luck stories
- Bogus job offers
- Inheritance scams



Identity Theft

Here is some advice on how to safeguard your identity:

- Take a few moments to check through transactions on your bank statements
- If you're unhappy and spot anything unusual or suspicious, contact the bank directly to establish fraud at an early stage
- If you are expecting correspondence from your bank and it doesn't arrive, contact the bank immediately to inform them of your concerns.
- If you move house, tell your bank and credit card company immediately
- Royal Mail offers a redirection service to help prevent identity fraud when you move house
- Regularly get a copy of your personal credit file from a credit reference agency
- If your passport or driving licence has been lost or stolen, contact the organisation that issued it.
- Don't use the same password for more than one account and never use banking passwords on other websites. Avoid using your mother's maiden name or dates of birth as passwords.
- NEVER give bank details to anyone unless you know and trust them and, even then, be cautious.

If you need advice about a scam or something that you think might be a scam, contact any of the OSAG partners;

- Police Scotland on 101 or call into the station in person
- Orkney Islands Council Trading Standards on 01856 873535, trading.standards@orkney.gov.uk
- Citizens Advice Bureau on 01856 875266, bureau@orkneycab.casonline.org.uk
- Business Gateway Orkney, 01856 886666, business.gateway@orkney.gov.uk
- Age Scotland Orkney, 01856 872438, enquiries@agescotlandorkney.org.uk
- NFU Scotland, 01856 898691, Kirkwall_agency@nfumutual.co.uk

You can also find information at:

Twitter: @Orkneyscams Facebook: Orkney Scam Action Group

Email: Orkneyscamactiongroup@gmail.com



Please let us know if you would be interested in a free scam awareness session by contacting one of the partners above.