Develop Your Creativity

THE DECALOGUE OF A RESPONSIBLE SENIOR

HOW NOT TO BE DECEIVED?

01

Recognise that there are scams out there. Always keep in mind that an approach might be a scam while interacting with unexpected individuals or companies - whether it's over the phone, post, email, in person, or on a social network page. Scammers PRETEND to be from an organisation you are familiar with to try trick you into trusting them.

02

Scammers can also create fake documents which look like they have been sent from legitimate entities, such as the government, tax offices, law firms, your own bank, or mobile phone/tv provider. They contain the same or similar layouts, same logos, and even a genuine envelope. Scammers can easily create fake documents due to vast internet access. Watch out for grammar and spelling mistakes, poor quality documents, a general greeting, and any details about owing debt or payment. Always contact research or contact your provider using the details you trust, and NOT from the letter or document.

03

Always ask for the name and ID Card – whether over the phone or in person at your door. Do not let anyone into your home or give out personal details. Ask questions to find out if the organisation is real. Remember you can put the phone down or close your door.

04

Sometimes your friends or family can fall victim of a scam. If you receive a message from someone you know asking for money or sensitive details to be sent to their account or a payment to be authorised, double-check with a call or in person meeting.

05

Do not reply to scam messages or emails even to say no as this lets the scammer know the account is in use. Block the sender and delete the message. Be wary of links and attachments you receive as they can contain viruses or pop-up windows that try steal your information.

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Limit the amount of information you share online and over social media sites such as Facebook. Information like your pet's name, where you live, and if you are going on holiday can all be used by scammers. Set your account to private and only accept friend requests from people you know.

07

Shred and cut up all documents and letters with your information, address, login, PINS, credit cards, or financial data before you bin them as scammers may go through your trash to steal sensitive information.

08

Keep your passwords, PIN numbers, account numbers, login details or answers to memorable questions to yourself. Do not share them over the phone or email. A trustful organisation would never ask for them.

09

PROBLEM or a PRIZE – most common scam technique. Usually scammers will say there is an issue such as a legal claim, debt, emergency, or that there is a problem with your account to try get you to pay them or give out sensitive information. They can also say you have won an item or money but will ask for your credit card information in exchange.

10

Stop, think, and talk to someone you trust such as a family member, friend, neighbour, postman or go to your bank. Other people can help you realise if something is a scam. Do not forget to report scam attempts to the correct organisation in your area.

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