

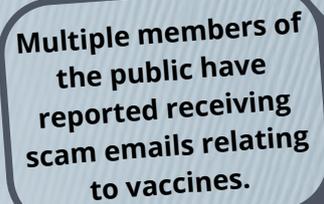


# CORONA VIRUS SCAM ALERT

WEST YORKSHIRE TRADING STANDARDS NEWSLETTER

West Yorkshire Trading Standards monthly update on COVID-19 related scams.

## VACCINE SCAMS WARNING



Multiple members of the public have reported receiving scam emails relating to vaccines.

The NHS has teamed up with law enforcement and security agencies to warn the public not to fall victim to fraudsters trying to exploit the coronavirus vaccine campaign. Criminals are claiming they can offer the vaccine at a cost and asking for personal information that could be used to steal bank details.

### Key things to remember

- The vaccine is free of charge. At no point will you be asked to pay.
- The NHS will never ask you for your bank account or card details.
- The NHS will never ask you for your PIN or banking password.
- The NHS will never arrive unannounced at your home to administer the vaccine.
- The NHS will never ask you to prove your identity by sending copies of personal documents such as your passport, driving licence, bills or pay slips.

## Safer Internet Day 2021 was this week...

### HOW YOU CAN KEEP YOUR PASSWORDS SAFE!

1. Don't recycle your passwords! If someone uncovers your reused password for one account, they have the key to every other account you use that password for.
2. Longer passwords are better! 8 characters is a starting point... try to include numbers and symbols if you can!
3. You can save passwords in your internet browser, that way you don't have to remember them all.
4. Set up a 2 factor authentication system. If thieves do steal your password, you can still keep them from gaining access to your account with two-factor authentication (also called two-step verification or 2FA), a security safeguard that requires you enter a second piece of information that only you have (usually a one-time code) before the app or service logs you in.



**ROMANCE**
**DESIRE**
**CATFISH**
**FRAUD**
**LOVE**
**DECEIT**
**COMPANIONSHIP**
**ONE AND ONLY**


## WHAT IS A 'CATFISH'?

The term 'Catfishing' is known worldwide when referring to a person that pretends to be someone they are not by using another person's photos while avoiding talking about their own real life. In some cases they create elaborate scenarios and life situations to build trust with another person and in most cases are attempting to build trust solely to extract money and personal information from the people they are engaging with.

## HOW TO SPOT A 'CATFISH'?

It usually begins with someone you don't know requesting to follow you on Social Media. They will have a series of generic images (if any) on their profile and in some cases you may have mutual friends because they've added some of your friends to create a sense of familiarity. Their messages are likely to become very intense very quickly as they ask a series of personal questions while using emotive language to flatter and sometimes guilt you into replying.

## OTHER SIGNS YOU'RE BEING 'CATFISHED'

The 'Catfish' will begin to talk about their need for financial assistance and they will try to move the conversation from the online platform to text messages as it will require exchanging phone numbers and appear more personal. They may also make excuses as to why they can't talk over the phone or video chat.

Do you mind telling me about yourself? Are you married? Do you have kids and what do you do for a living? You seem to be a nice person and I wish we could make things work out emotionally.

I don't easily talk to women on Instagram because it hurts me when I create time out of my busy schedule to say hello and she will just ignore without a response.

Real life example of a message received via Instagram by a WY Trading Standards Officer last week.

## WHAT SHOULD YOU DO?

Immediately report their profile as spam/ inappropriate/ fake profile (options depend on which social media platform you're using). Block the profile. If you have given them your bank details inform your bank straight away. Never send them money, gifts, vouchers or private photos.

**Report scams to Action Fraud:**  
0300 123 2040

**Forward scam emails to**  
[report@phishing.gov.uk](mailto:report@phishing.gov.uk)

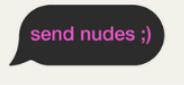


## SAFETY TIPS

Keep conversation on the app/ website.



Don't send them intimate photos of yourself.



Check social media platforms to see if they have a profile. Does their online profile information (i.e does their location match up to their social media profiles?)



Encourage a video chat before arrange a date. If they say "My phone/ camera is broken" or "I don't have internet/ wi-fi", be wary.



Avoid sharing very personal or sensitive information i.e. Address, job, work address, family details.



Always meet in a public space. Don't arrange to be picked up from your home address.



If you arrange to meet in person ensure you tell a family member or friend who you are meeting and where. Check in regularly with your family/ friend and let them know each time you move on to another venue.



If you feel uncomfortable during your date, or the person you're meeting looks different to the person you've been speaking with online, excuse yourself and speak to a member of staff at the venue and **'Ask for Angela'**, e.g. **"Is Angela working tonight?"**. This initiative has been created to ensure staff members can help you leave the venue discreetly and safely.



Avoid engaging with profiles that disappear and re-appear under different names, this is likely to be followed by excuses such as "Sorry my account got hacked" or "I got locked out of my other account as I forgot my password".



If the person you're speaking with appears agitated that you won't send them money, divulge personal information, exchange phone numbers, this is a red flag and it's strongly advised you cease communication with this person and block them.



# Doorstep Traders seeking to rip off vulnerable residents in our region

VOL. 22 2021



Reports this month relating to doorstep traders targeting elderly and vulnerable residents across the region, roofing appears to be the most likely opportunity that rogue traders are using at the moment. In particular we've received reports in Keighley, where over £300 was paid to traders to for a minor and simple roof repair, it is believed the work wasn't even carried out. This method has been also seen replicated in Halifax, Kippax and Huddersfield over recent weeks. In Mirfield, a trader took cash upfront from a resident, started some work on the garden and failed to return to finish the job. From high pressure doorstep sales in the Boston Spa area, to driveway tarmacking in Bingley, the reports we receive suggest the work is overpriced and shoddy, with some instances of vulnerable consumers being taken to the bank to draw out large sums of money.

## Thinking of having work done? Here's a few tips...

- Check to see if you need permission or approval for any work doing.
- Get the contractor's full contact details before work starts. If you know how to get in touch, it's easier to deal with any problems that come up.
- Recommendations from friends and family are always best.
- If you can't get personal recommendations from people you know, ask contractors for references.
- Try to get written quotes from at least 3 different contractors before you decide on one. Comparing quotes will help you decide if you're getting a fair price.
- Check there's insurance in place.
- Always try to get a contract in writing before you give the go-ahead.

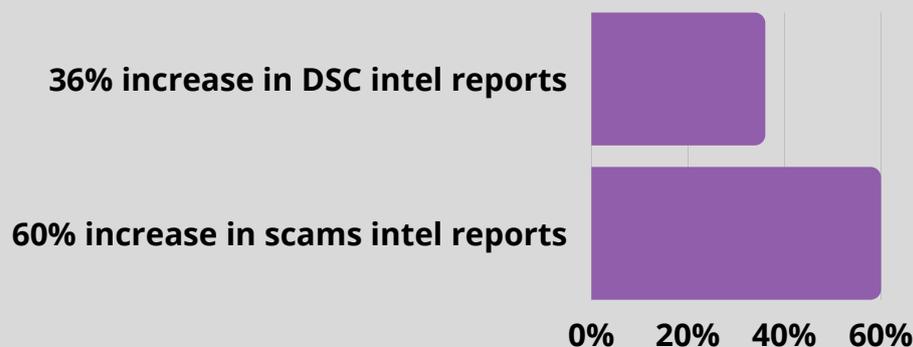


Know Your Rights!

We have seen an increase in complaints from consumers regarding online based retailers. Things such as non delivery of goods, poor service and faulty goods etc. Not surprisingly, more & more people are buying goods online, if something isn't quite right, know your rights as a consumer! More information can be found at useful websites such as [which.co.uk](http://which.co.uk) , [citizensadvice.org.uk](http://citizensadvice.org.uk) & [actionfraud.police.uk](http://actionfraud.police.uk)

## REFLECTING ON A BUSY YEAR...

2020 has been an unprecedented year for us here at Trading Standards. As we enter 2021, we can look back at our data and see the impact Covid-19 has had. In 2020, there were 36% more intelligence reports recorded in the Door Step Crime category. In 2020, there were 60% more intelligence reports recorded in the Scams category compared with intelligence in the same categories in 2019.



Amongst the data, the largest increments were in Inheritance and Money Handling Scams and Internet Phishing Scams in 2020.



## Scam Warning :

# Car insurance scams: Ghost Brokers

We are warning consumers not to be scammed into buying worthless fake car insurance policies, it takes just ten seconds to find an insurance scammer known as a ghost broker. These brokers often target people on social media fraudulently claiming to sell fully comprehensive car insurance from companies such as Hastings and Churchill.

Ghost brokers will sell fraudulent insurance policies that never exist, use false information to secure a policy in someone's name, or even buy a legitimate policy only to then cancel it, pocketing the refund. Many of these scam artists also promise "£50 to refer a friend" to attract even more victims to their scams.

- Only purchase motor insurance from reputable sources.
- Policies can only be purchased direct via the website or telephone.
- Official social media accounts on major platforms have a blue tick, So avoid those accounts that don't have one.
- Steer clear, if a 'Broker' only uses a mobile number or has no business premises or uses personal sounding email address (i.e. no company affiliation).
- Ask yourself if the deal appears 'too good to be true', does the website or social media page appear reputable?

## Top Tips



## How to check you're not a victim:

Check if the Broker is registered with FCA and/or BIBA. Check your details with the insurer you have been informed you are insured with. Check if your car is insured online via [www.askMID.com](http://www.askMID.com)

Past issues of our news alert can be found on the West Yorkshire Joint Services website. Just look for the Trading Standards Service and Covid-19 resources page.

For information about SAFER online workshops contact [safer@wyjs.org.uk](mailto:safer@wyjs.org.uk)



**@wytradstandards**

Regular updates can also be found on:



**@SAFERProject**

## Report to us:

Mailbox to deal

with reports of Covid-19 Scams in West Yorkshire:

[Covid19.Scams@wyjs.org.uk](mailto:Covid19.Scams@wyjs.org.uk)

## Fraud Awareness Training

We are embarking on a new fraud awareness training programme for professionals. To register your interest please contact [wyfeatreferrals@wyjs.org.uk](mailto:wyfeatreferrals@wyjs.org.uk)

Report complaints to Citizens Advice Consumer Helpline:

0808 223 1133