

# **Elderly warned to beware of scams**

**The elderly are warned to beware of scams during the lockdown. Scammers know that everyone is at home and are aware that the elderly can be more isolated and lonely than ever.**

An Edinburgh lawyer offers her advice.

**by Margaret Ross, Private Client Team, Balfour+Manson**

Unfortunately, during the current Coronavirus pandemic, there has been an increase in scam emails, calls and texts which seek to exploit the coronavirus crisis and it is the elderly and vulnerable in our society who are being targeted.

Most are isolated at home and may well be doing more online than they normally would to maintain contact with the outside world. Moreover, they might also be lonely and willing to talk to anyone on the telephone.

We are aware that fraudsters are quite literally cashing in on this situation, but there are tell-tale signs which they should be aware of. These people will come across as very pleasant and plausible, but, given the extraordinary times we currently face, they'll chance their arm to exploit any disruption or changes of circumstances. People need to stay extra vigilant to stop the fraudsters winning!

One popular scam is a phone call or email from someone claiming to be from HMRC.

They may claim that financial help is available or that the

person is owed a tax refund and in order to access this, there is a demand to provide personal information such as your name, credit card or bank details over the phone or via a link. HMRC, banks and other legitimate businesses will never contact individuals out of the blue to ask for these details. It is important that no one ever responds to these requests.

The best way to protect yourself from fraudsters is to be aware of their latest scam tactics and take time when deciding whether to respond. Think long and hard. Never be pressured into doing anything quickly before you have had time to check that the 'enquiry' legitimate.

The Financial Conduct Authority has a "[Scamsmart](#)" page which will point out what to look out for and how to report a scam.

Furthermore, If you are a carer or have dealings with looking after elderly neighbours or relatives who may be at an increased risk, have a word with them about remaining alert and consider getting advice on increasing the protection of any email, social media or telephone accounts to stop scammers reaching them. With the appropriate know-how, they can all be blocked.

Take care out there!

We spoke to Margaret here:



Margaret Ross of Balfour+Manson