MP warns against cost of living scams

During Scotland's ScamWatch Fortnight, Midlothian MP Owen Thompson urged residents to be on their guard against scams, especially as the cost of living soars.

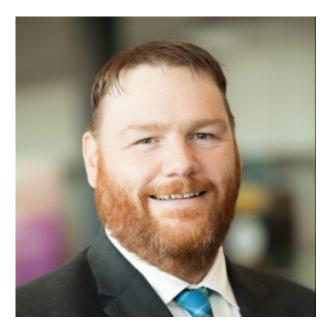
This year's 'Read Between the Li(n)es' campaign highlights the importance of remaining vigilant — with fraudsters using emails, texts and social media to prey on people of all ages.

Advice Direct Scotland, which runs the national consumer advice service consumeradvice.scot, says it continues to see new tactics deployed as criminals try to manipulate struggling households. This includes targetting people worried about energy bills with fake discounts on pre-payment meters, or bogus offers on HMRC rebates.

Consumers are also being warned of a rise in investment scams, such as cryptocurrency deals, often circulated on social media featuring sham celebrity endorsements.

Other common scams to watch out for include bogus callers posing as tradespeople, telephone banking scams and romance frauds designed to steal money.

Any Midlothian resident who wants to report a scam is urged to fill in the Scam Watch Quick Reporting Tool, at www.scamwatch.scot, which collects data to share with various authorities.



Owen Thompson MP

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s a f e "It's also worth reporting any incidents to scamwatch.scot, to help gather the data we need to stop them. Sometimes in retrospect it seems an obvious scam, and people feel a bit embarrassed for being taken in, but they shouldn't do — it could happen to any of us. We must work together to stop them in their tracks. "

Colin Mathieson, spokesperson for Advice Direct Scotland, said: "With scammers using a mixture of methods to target Scots consumers, it has never been more important for us to be aware of how to avoid them.

"We have seen scammers adapt their tactics in line with major world events, including the Covid-19 pandemic and crisis in Ukraine.

"New scams including fake energy rebates are being recorded as scammers try to exploit the challenging circumstances facing many families across Scotland.

"Throughout the campaign, we are highlighting the importance of remaining vigilant and pausing before interacting with emails, text messages or social media adverts.

"The most effective way to stop scammers in their tracks is to report a scam to scamwatch.scot when you see one.

"It's important to remember there is no shame in being scammed, and consumers who are concerned or need help should contact one of our specialist consumer advisers for free, impartial and practical advice."

Scottish Scamwatch Fortnight runs until August 28 and offers free advice on ways to reduce exposure to scammers.

If you have been contacted by someone and you are concerned they may be trying to scam you:

• Don't send them any money or buy anything; you should always do your homework before agreeing to anything such as checking online reviews of the company.

- Don't give them any personal information, bank details, passwords or PIN numbers. If you have given out this type of information, you should change all passwords and pins and notify your bank.
- Don't download any attachments or files in emails or click on any links. If you have, then you should check that your device security is up to date and run a virus scan.
- Don't ring any numbers you've received in an email or letter, especially if it's a premium rate number. If you are unsure about the cost of dialling a particular number, contact your service provider for advice.
- Don't let them into your house. If you are concerned about someone that you have allowed into your house who has refused to leave or someone knocking on doors in your area, call the police.

The ScamWatch campaign will provide tips on how to spot and avoid common scams, such as checking the legitimacy of investment opportunities, and the importance of using approved and trusted traders.

Free, impartial and practical advice is available to anyone in Scotland through Advice Direct Scotland's consumeradvice.scot service.

Consumers can seek help in a number of different ways: freephone 0808 164 6000; and online, web chat and email at www.consumeradvice.scot.

The simple ScamWatch Quick Reporting Tool is available to report suspected scams and suspicious activity at www.scamwatch.scot. You can also contact Police Scotland 101 or dial 999 in an emergency.