

# Scam and Nuisance Calls

## Common Scam Calls:



### Misleading Telesales

A cold caller tries to sell insurance for white goods, SKY equipment, TVs, or other appliances. They may tell you that the insurance is due to be renewed and could ask for your bank details to process the payment.



### Bank Scams

A cold caller says that they are from your bank and tries to obtain your account details. or ask you to transfer money to another bank account. They may say that money has been transferred overseas from your account or that your account has been compromised.



### Home Repairs

A cold caller tells you that your plumbing or drainage cover needs renewed or that you need a new boiler. They could ask for your bank details to process the payment.



### Misleading Energy Marketing

A cold caller may tell you that you are eligible for green deal funding, grants or free insulation. They often ask you to pay for the products up front or take out a loan.



### Amazon Prime

A cold caller says that your Amazon Prime subscription is due for renewal or that there are issues with your account. They may ask for your bank details or ask you to allow them to access your computer remotely.



### Remote Access

A cold caller says that they are calling from your internet provider or Microsoft and asks you to download software or visit a website which will allow them to access your computer remotely.



### Telephone Preference Service

A cold caller says that they are calling from the Telephone Preference Service and offers to block nuisance calls for a fee. They may ask for your personal and bank details.



### Lottery / Prize Draw

A cold caller says that you have won a competition, prize draw or lottery. They may ask for your contact details and your bank details to pay a small 'processing fee'.



### Accident Claims

A cold caller claims that you are due compensation after a recent accident. They may ask for personal and banking details in order to process your claim.



### Lead Generation

A cold caller says that they are carrying out a survey. The purpose of these surveys is to gather your personal data, to be passed on to other cold calling companies.

## Avoiding Scam Calls:

-  Do not press 1 or follow any other instructions given in an automated message
-  Never give a cold caller any personal information, even if they already have some of your details.
-  Never agree to make any payments to a cold caller and never allow them to access your computer remotely
-  Contact your bank immediately if you think you may have made a payment to a scammer or if you are worried that a fraudulent transaction has been made from your account. Use the phone number on your bank statement or a publicly listed number (don't use a number given to you by a cold caller). To ensure that you are disconnected from the cold caller, phone another number such as 123 before phoning your bank or call them from another phone.
-  Don't agree to a home visit by a trader following a cold call.
-  Never agree to a purchase or contract during a cold call – get at least two other quotes from trusted companies.

## Find Trusted Information

[Advice Direct Scotland](http://www.consumeradvice.scot) - 0808 164 6000 | [www.consumeradvice.scot](http://www.consumeradvice.scot)

[Age Scotland](http://www.agescotland.org.uk) - 0800 12 44 222 | [www.agescotland.org.uk](http://www.agescotland.org.uk)

[Citizens Advice Scotland](http://www.cas.org.uk) - 0800 028 1456 | [www.cas.org.uk](http://www.cas.org.uk)

[Neighbourhood Watch](http://www.neighbourhoodwatchscotland.co.uk) - [www.neighbourhoodwatchscotland.co.uk](http://www.neighbourhoodwatchscotland.co.uk)

Report scam calls to Advice Direct Scotland. If you think you may have lost money in a scam, report it to Police Scotland on 101.