

Cost of Living Scams

Consumer Awareness Campaign

5-30 September 2022



Social Media Toolkit

Campaign Overview

- A month-long campaign aimed at raising awareness of potential scams linked to the ongoing cost of living crisis. As prices and bills continue to rise, many consumers will have financial worries heading into autumn and winter. Scammers may attempt to exploit these anxieties and to target people online and via cold calls, emails and text messages in an attempt to obtain their personal details and bank account information.
- Each week of the campaign will focus on a different issue which is likely to affect consumers – case studies will be highlighted and information-sharing webinars will be held to help people recognise and avoid scams in these areas.

Campaign Schedule

Week	Focus	Key Issues	Objectives
1	Impersonation Scams	<ul style="list-style-type: none"> • Fraudulent messages offering tax rebates or government grants/funding related to the cost of living crisis • Cold calls and Phishing/smishing messages posing as official organisations and companies that attempt to obtain consumers' personal and financial details 	<ul style="list-style-type: none"> • Raise awareness of phishing and smishing messages related to tax rebates, bill refunds or grants/funding related to the cost of living crisis • Ensure that consumers know where to find legitimate information about government grants or rebate schemes
2	Energy Efficiency Scams	<ul style="list-style-type: none"> • Misleading adverts on social media • Doorstep scams related to energy efficiency products • Misleading info about roof insulation • Misleading info about grants/funding for energy efficiency measures 	<ul style="list-style-type: none"> • Raise awareness of misleading sales of energy efficiency or energy saving products, particularly in advance of the rise in energy prices in October • Ensure that consumers know where to find trusted information and advice • Ensure that consumers know how to take safe steps to make their home more energy efficient

3	Financial Scams / Illegal Money Lending	<ul style="list-style-type: none"> • Investment scams • Banking scams (including courier fraud) • Online adverts for illegal loans • Illegal money lenders 	<ul style="list-style-type: none"> • Raise awareness of investment scams, banking scams and misleading adverts for quick and easy loans online • Raise awareness of illegal money lenders • Provide support for those in financial difficulties who may feel that they have no option but to turn to an illegal lender • Signpost to organisations offering legitimate support with financial issues
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4	Counterfeit Goods / Online Shopping	<ul style="list-style-type: none"> • Counterfeit clothing, toys, electrical products and cosmetics • Scam adverts on social media/search engines that clone big brands and offer deals/bargains • Copycat websites • Consumer rights when shopping online, including second-hand stores • Fake reviews online 	<ul style="list-style-type: none"> • Deter consumers from buying counterfeit goods by highlighting the dangerous aspects of such products • Provide guidance on how to avoid unwittingly purchasing counterfeits online • Provide tips for shopping online safely and avoiding scam websites • Raise awareness of consumer rights when shopping online and what to do when something goes wrong
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How Partners Can Support

The following resources have been provided for partners to use as they choose. Social media messaging has been suggested for each day, however partners should feel free to use the messages at the times that best suit their own audiences and to include their own case studies or messaging in the relevant week.

Please use #CostOfLivingScams in posts to allow campaign performance to be analysed.

All campaign graphics and individual weekly toolkits can be downloaded at www.tsscot.co.uk/cost-of-living-scams

Week 1

Impersonation Scams

5-11 September 2022



Social Media Messaging

Social Media Messaging

[Download Week 1 graphics here](#)

Date	Message	Image
Mon 5 Sept 9am	<p>The results of the Big Scottish Scam Survey are in!</p> <p>The most common scams in Scotland include delivery scams, HMRC scams, energy efficiency grant scams, prize draw scams, bank scams and rogue traders</p> <p>Stay #ScamAware #CostOfLivingScams</p>	Scam-Survey-22
Mon 5 Sept 12pm	<p>Be #ScamAware of unexpected emails/texts about the energy bill rebate.</p> <p>The money will be applied directly to your energy account - you don't need to apply and any messages asking you to do so are likely to be scams</p> <p>Find trusted info: https://www.gov.uk/government/publications/cost-of-living-support</p> <p>#CostOfLivingScams</p>	Week1-Payment
Mon 5 Sept 3pm	<p>Had a call saying your bank account has been compromised and asking you to transfer funds to a safe account?</p> <p>Your bank will never cold call to ask you to move money to another account - be suspicious of calls that ask you to act urgently to avoid losing money</p> <p>#CostOfLivingScams</p>	Week1-Bank
Tues 6 Sept 9am	<p>Have you received an email supposedly from Ofgem asking for your bank details so you can get a rebate on your energy bills?</p> <p>This is a scam - Ofgem will never ask for your bank details in relation to energy bills.</p> <p>#CostOfLivingScams</p>	Week1-Ofgem

<p>Tues 6 Sept 12pm</p>	<p>Scammers are cold calling people who are trying to save money and offering 'special deals' on new phone contracts. They ask for personal and bank details so that they can run a credit check before confirming the deal</p> <p>Never give any details to a cold caller</p> <p>#CostOfLivingScams</p>	<p>Week1-Phones</p>
<p>Tues 6 Sept 3pm</p>	<p>Doorstep scammers often say they are working on behalf of the local council to carry out roofing repairs, driveway resurfacing or roughcasting</p> <p>Don't deal with cold callers - if in doubt, phone the council to verify the identity of the caller</p> <p>#CostOfLivingScams</p>	<p>Week1-Council</p>
<p>Wed 7 Sept 9am</p>	<p>Some of the most commonly reported scams are related to deliveries. They may say:</p> <ul style="list-style-type: none"> • You need to pay an extra delivery fee • You need to rearrange a delivery <p>Legitimate delivery companies will not contact you unexpectedly to ask for payments</p> <p>#CostOfLivingScams</p>	<p>Week1-Deliveries</p>
<p>Wed 7 Sept 12pm</p>	<p>Scam adverts are appearing on social media offering you the chance to receive 200 litres of fuel for just a couple of pounds.</p> <p>Don't click - links in these ads may lead to a malicious website asking you to fill in your personal and payment details.</p> <p>#CostOfLivingScams</p>	<p>Week1-Fuel</p>
<p>Wed 7 Sept 3pm</p>	<p>Have you had a cold call saying you're due to receive a refund on overpaid Council Tax? They may ask for your bank details to 'process the refund'</p> <p>Councils will NEVER cold call and ask for bank details - official info about Council Tax will come in writing</p> <p>#CostOfLivingScams</p>	<p>Week1-CouncilTax</p>

Thurs 8 Sept 9am	<p>Be #ScamAware of unexpected emails/texts about the cost of living payment.</p> <p>Those eligible will receive the payment automatically - you don't need to apply and any message asking you to do so is likely to be a scam.</p> <p>Find trusted info: https://www.gov.uk/guidance/cost-of-living-payment</p> <p>#CostOfLivingScams</p>	Week1-Payment
Thurs 8 Sept 12pm	<p>Scammers are targeting those worried about rising food costs with social media ads & emails offering the chance to win hundreds of pounds in supermarket vouchers</p> <p>Always verify that a competition is genuine by visiting the brand's official website/social media</p> <p>#CostOfLivingScams</p>	Week1- Competition
Thurs 8 Sept 3pm	<p>Over £1.5million has been lost so far this year to "Hello Mum/Dad" WhatsApp scams</p> <p>If a family member messages you unexpectedly to say they're struggling and need money urgently, STOP, THINK and CALL</p> <p>Always verify their identity before sending a payment</p> <p>#CostOfLivingScams</p>	Week1-WhatsApp
Fri 9 Sept 9am	<p>HMRC has received over 275,000 reports of suspicious communications in the last year - almost half offered bogus tax rebates</p> <p>HMRC NEVER send notifications of tax rebates or ask for personal/banking information via email or text</p> <p>#CostOfLivingScams</p>	Week1-HMRC
Fri 9 Sept 12pm	<p>Official organisations or service providers WILL NOT email/call unexpectedly to ask you to confirm your personal/payment details</p> <p>Only criminals will try to rush or panic you</p> <p>Don't click links in unexpected messages and don't give any details to a cold caller</p> <p>#CostOfLivingScams</p>	Week1-Phishing

<p>Fri 9 Sept 3pm</p>	<p>People are being targeted by scammers impersonating a police officer or bank staff who try to obtain their bank card and PIN.</p> <p>Your bank or the police will NEVER phone to ask you to verify your PIN or offer to pick up your card by courier</p> <p>#CostOfLivingScams</p>	<p>Week1-Courier</p>
<p>Sat 10 Sept</p>	<p>Here are some of the most frequently reported text scams to be aware of:</p> <p>Don't click links in unexpected texts - if a message says there's a problem with your account, log in via the official website/app.</p> <p>#CostOfLivingScams</p>	<p>Week1-TextScams</p>
<p>Sun 11 Sept</p>	<p>Here are some of the most frequently reported email scams to be aware of:</p> <p>Don't click links in unexpected emails - if a message says there's a problem with your account, log in via the official website/app.</p> <p>#CostOfLivingScams</p>	<p>Week1-EmailScams</p>

Week 2

Energy Efficiency Measures

12-18 September 2022



Social Media Messaging

Date	Message	Image
Mon 12 Sept 9am	<p>As energy bills rise, many of us will look to make our homes more energy efficient.</p> <p>This week as part of our #CostOfLivingScams campaign, we'll be looking at how to avoid misleading energy claims and scams and making sure you know where to turn for trusted, impartial advice.</p>	Week2-Research
Mon 12 Sept 12pm	<p>There has been a huge increase in scam calls related to green deal funding, energy grants or insulation in Scotland this year.</p> <p>If you want to make your home more energy efficient, don't deal with cold callers - get impartial advice from @HomeEnergyScot</p> <p>#CostOfLivingScams</p>	Week2-Misleading
Mon 12 Sept 3pm	<p>If you get a cold call or see an online advert offering cheap energy saving measures for your home, seek impartial advice before agreeing to have any work done.</p> <p>Many claims made about grants and money-saving benefits are misleading.</p> <p>Avoid #CostOfLivingScams</p>	Week2-ColdCalls
Tues 13 Sept 9am	<p>Confused about which grants and loans are available for energy efficiency measures in your home?</p> <p>Don't believe cold callers or online adverts – seek legitimate and trusted advice from Home Energy Scotland: https://www.homeenergyscotland.org/</p> <p>Avoid #CostOfLivingScams</p>	n/a
Tues 13 Sept 12pm	<p>There have been reports of scammers visiting Scottish consumers and telling them they're eligible for a free boiler replacement from the government.</p> <p>Avoid #CostOfLivingScams by knowing what to look out for and where to turn for advice: https://www.tsscot.co.uk/priority-areas/energy-marketing-scams/</p>	Week2-Boilers

Tues 13 Sept 3pm	<p>Never allow cold callers to pressure you into purchasing energy efficiency measures for your home.</p> <p>The products they're offering might not actually offer you any benefit – always get an impartial assessment done to find out which measures are best for you.</p> <p>Avoid #CostOfLivingScams</p>	Week2-Assessment
Wed 14 Sept 9am	<p>Adverts on social media often advertise brilliant deals or funding/grants for energy efficiency products such as double glazing, boilers or heating</p> <p>Most of these deals/grants don't really exist</p> <p>Always check impartial sources before making any decisions - avoid #CostOfLivingScams</p>	Week2-TrustedInfo
Wed 14 Sept 12pm	<p>Social media ads for companies installing energy efficiency measures are often designed to gather your data so that scammers can cold call you.</p> <p>Research companies independently before giving them any contact details or filling out online questionnaires</p> <p>Avoid #CostOfLivingScams</p>	Week2-Surveys
Wed 14 Sept 3pm	<p>Most online adverts offering 'free' energy saving measures for your home are misleading.</p> <p>If you want to make your home more energy efficient, contact @HomeEnergyScot for free and impartial advice</p> <p>Avoid #CostOfLivingScams</p>	Week2-Misleading
Thurs 15 Sept 9am	<p>Has a cold caller offered to carry out a free survey of your loft insulation or told you it needs to be replaced in line with Government advice?</p> <p>Don't take their word for it - always get an impartial assessment carried out</p> <p>Avoid #CostOfLivingScams</p>	Week2-Insulation
Thurs 15 Sept 12pm	<p>We recently asked people to read out real stories about energy scams</p> <p>This man was cold called and offered a 'free' loft inspection - he was wrongly told he had toxic mould and would need to pay £7k for new insulation</p> <p>https://youtu.be/vXC18kVkuGQ</p>	n/a

Thurs 15 Sept 3pm	<p>If you get a cold call or see an online advert offering cheap energy saving measures for your home, seek impartial advice before agreeing to have any work done. Many claims made about grants and money-saving benefits are misleading.</p> <p>Avoid #CostOfLivingScams</p>	Week2-ColdCalls
Fri 16 Sept 9am	<p>Thinking of making your home more energy efficient but not sure how to avoid rogue traders?</p> <p>Find local traders in Scotland who have been approved by local council trading standards through the @socotss Approved Trader Portal: https://approvedtrader.scot/</p> <p>Avoid #CostOfLivingScams</p>	n/a
Fri 16 Sept 12pm	<p>We recently asked people to read out real stories about energy scams in Scotland</p> <p>This one features a woman who was cold called and offered a 'free' boiler replacement, but only if she took out a £3k loan</p> <p>https://youtu.be/oSTKphHo7dk</p>	n/a
Fri 16 Sept 3pm	<p>Have you been told by a cold caller that you're eligible for a grant for insulation, solar panels or other energy saving measures?</p> <p>Don't take their word for it - contact @HomeEnergyScot for free, impartial advice about grants and funding for energy efficiency measures and avoid #CostOfLivingScams</p>	Week2-ColdCalls
Sat 17 Sept	<p>Thinking of making your home more energy efficient? Get an independent assessment carried out first.</p> <p>Cold callers may try to sell you energy saving measures that you don't actually need and which won't provide any benefit. Get free, impartial advice from @HomeEnergyScot</p> <p>#CostOfLivingScams</p>	Week2-Assessment
Sun 18 Sept	<p>As more people struggle with rising energy bills, we want to help you avoid scammers who give misleading info about grants/loans for energy efficiency measures</p> <p>Don't believe cold callers or online ads- get trusted advice from @HomeEnergyScot</p> <p>https://www.homeenergyscotland.org/</p>	n/a

Week 3

Financial Scams

19-25 September 2022



Social Media Messaging

Date	Message	Image
Mon 19 Sept am	<p>This week the focus of our #CostOfLivingScams campaign is on financial scams:</p> <ul style="list-style-type: none"> - Investment scams - Banking scams - Misleading online ads for 'easy loans' - Illegal money lending <p>Stay #ScamAware</p>	Campaign logo
Mon 19 Sept pm	<p>Worried about the rising cost of living and not sure where to turn?</p> <p>If you have money worries, don't believe cold callers or online ads offering quick loans or investment opportunities</p> <p>Get trusted, impartial advice from the organisations listed below - avoid #CostOfLivingScams</p>	Week3-TrustedInfo
Tues 20 Sept am	<p>There are loads of online ads offering amazing investment opportunities - the image below shows what these ads actually mean</p> <p>Be wary of ads offering huge returns for a small initial payment - always check a company is authorised by the FCA before investing</p> <p>#CostOfLivingScams</p>	Investment-Scam-Adverts
Tues 20 Sept pm	<p>Have you received an email offering investment opportunities which are supposedly being promoted by a big company or organisation?</p> <p>Always enter the name of the firm who sent the email at https://register.fca.org.uk/ to check they're authorised by the FCA</p> <p>Avoid #CostOfLivingScams</p>	Week3-InvestmentEmails

Wed 21 Sept am	<p>Had a call saying your bank account has been compromised and asking you to transfer funds to a safe account?</p> <p>Your bank will never cold call to ask you to move money to another account - be suspicious of calls that ask you to act urgently to avoid losing money</p> <p>#CostOfLivingScams</p>	Week3-BankCalls
Wed 21 Sept pm	<p>Received an unexpected text, supposedly from your bank, which asks you to click a link to authorise a recent payment or new payee request?</p> <p>Don't click links in unexpected texts - if in doubt, call your bank on an official number or log into your account</p> <p>Avoid #CostOfLivingScams</p>	Week3-BankTexts
Thurs 22 Sept am	<p>Scammers may try to encourage savers worried about increases in the cost of living to access their pension savings early to cover essential bills.</p> <p>Don't deal with cold callers - check that a firm has been authorised by the FCA at https://register.fca.org.uk/s/ before dealing with them</p>	Week3-Pensions
Thurs 22 Sept pm	<p>Seen an online ad for a "quick and easy" loan?</p> <p>Scammers often impersonate genuine firms and post these ads- you'll be asked to pay an up-front fee and may not receive the loan</p> <p>Legitimate lenders usually add fees to the loan rather than charging them up-front</p> <p>#CostOfLivingScams</p>	Week3-Loan-Fee -Fraud
Fri 23 Sept am	<p>Loan sharks will look to take advantage of people in a financial crisis by appearing friendly and accommodating, but they can cause long-term misery and worry.</p> <p>Find organisations who can help at www.stopillegallending.co.uk or contact @stoploansharks in confidence 24/7 on 0800 074 0878</p>	Week3- LoanSharks1

<p>Fri 23 Sept pm</p>	<p>Loan sharks are targeting people on social media. It might seem like a good deal, but loans from illegal lenders can end up costing three times as much as a legal loan. If you're in a financial crisis find advice & support at www.stopillegallending.co.uk #CostOfLivingScams</p>	<p>Week3- LoanSharks2</p>
<p>Sat 24 Sept</p>	<p>Common bank scams say: -A request to add a new payee has been set up -You have successfully paired a new payee -You've authorised a payment to Joe Bloggs Don't click on links in unsolicited texts. Find out more in our #ScamShare Spotlight: https://www.tsscot.co.uk/wp-content/uploads/2021/07/Spotlight-Banking.pdf</p>	<p>Bank-Scams- Spotlight</p>
<p>Sun 25 Sept</p>	<p>People are being targeted by scammers impersonating a police officer or bank staff who try to obtain their bank card and PIN. Your bank or the police will NEVER phone to ask you to verify your PIN or offer to pick up your card by courier #CostOfLivingScams</p>	<p>Week3-Courier</p>

Week 4

Counterfeit Goods / Online Shopping

26 September - 2 October 2022



Date	Message	Image
Mon 26 Sept 9am	<p>This week the #CostOfLivingScams campaign is focused on counterfeit goods and online shopping</p> <p>When money's tight, it can be tempting to bag a branded bargain online, but many 'deals' are for fake goods, often made from substandard or dangerous materials</p> <p>https://www.tsscot.co.uk/priority-areas/counterfeit-goods-online/</p>	n/a
Mon 26 Sept 12pm	<p>Stay safe when shopping online and avoid fake reviews:</p> <ul style="list-style-type: none"> Check timing & spacing of reviews Check the reviewer's activity history Be suspicious of reviews with vague, generic language Use browser plug-ins to detect fake reviews <p>Read more https://www.tsscot.co.uk/fake-online-reviews/</p>	Week4-Reviews
Mon 26 Sept 3pm	<p>Your consumer rights are generally the same whether you're shopping on the high street or online.</p> <p>When shopping online, you also have the right to a 14-day cooling off period for most purchases.</p> <p>Find out more about your rights at https://consumeradvice.scot/knowledge-centre/</p>	Week4-Rights
Tues 27 Sept 9am	<p>Have you seen energy saving devices advertised online that promise to help you save on energy bills?</p> <p>@ElecSafetyFirst have warned that many of these are 'highly dangerous' and fail basic safety testing, potentially posing a fire or electric shock risk</p> <p>https://www.electricalsafetyfirst.org.uk/media-centre/press-releases/2022/04/a-costly-saving-highly-dangerous-energy-saving-devices-put-consumers-at-risk-of-fire-as-cost-of-living-crisis-bites/</p>	Week4-Energy Saving

<p>Tues 27 Sept 12pm</p>	<p>According to @ElecSafetyFirst, 1 in 10 people in the UK have experienced an electric shock or fire after buying fake electrical products online.</p> <p>Don't risk your safety - find out how to spot counterfeit electrics online and avoid #CostOfLivingScams: https://www.electricalsafetyfirst.org.uk/costofliving</p>	<p>Week4- Electronics</p>
<p>Tues 27 Sept 3pm</p>	<p>A third of people who have bought an electrical fake purchased the product from an online marketplace.</p> <p>Avoid #CostOfLivingScams - buy from a retailer you trust, either direct from the manufacturer's website or a trusted High Street name.</p> <p>Find out more: https://www.electricalsafetyfirst.org.uk/costofliving</p>	<p>n/a</p>
<p>Wed 28 Sept 9am</p>	<p>Avoid potentially dangerous counterfeit toys online:</p> <p>Buy from reputable retailers</p> <p>Look for the Lion Mark or CE marking</p> <p>Be wary of prices that are much lower than in official stores</p> <p>Check for spelling and grammar mistakes</p> <p>Find out more: https://www.tsscot.co.uk/counterfeit-toys/</p> <p>#CostOfLivingScams</p>	<p>Week4- ToyTips</p>
<p>Wed 28 Sept 12pm</p>	<p>When buying toys online, it's safest to stick to trusted brands and suppliers you've used before.</p> <p>Check that the seller is licensed by the brand holder to sell their products and that the product description states that the toy is an original.</p> <p>Avoid #CostOfLivingScams</p>	<p>Week4-Toys</p>
<p>Wed 28 Sept 3pm</p>	<p>When money's tight it can be tempting to grab a bargain on in-demand toys.</p> <p>Counterfeit toys won't have gone through quality testing and might contain dangerous materials, loose parts and sharp edges.</p> <p>Find out more and avoid #CostOfLivingScams: https://www.tsscot.co.uk/counterfeit-toys/</p>	<p>n/a</p>

Thurs 29 Sept 9am	<p>Top tips for shopping online safely:</p> <ul style="list-style-type: none"> - Pay by credit card for stronger protection - Check independent reviews of the seller/store - Make sure you have contact info for the seller in case something goes wrong - Check the site's return policy and T&Cs <p>Avoid #CostOfLivingScams</p>	Week4-ShopOnline
Thurs 29 Sept 12pm	<p>High street names are being used in social media ads to attract shoppers – lots of these ads lead to copycat websites which look almost identical to the real retailer</p> <p>Look out for spelling mistakes and poor-quality images – avoid #CostOfLivingScams</p> <p>More: https://www.tsscot.co.uk/online-shopping/</p>	Week4-OnlineAds
Thurs 29 Sept 3pm	<p>Online marketplaces aren't responsible for checking that products being sold through their site aren't counterfeit or dangerous.</p> <p>Always use secure online payment systems or credit cards so that you have more protection if something goes wrong</p> <p>Avoid #CostOfLivingScams</p>	Week4-Payment
Fri 30 Sept 9am	<p>Fake designer goods advertised through online marketplaces may look like the real thing, but they're usually poorly made, unsafe and may be stored in filthy conditions.</p> <p>Avoid #CostOfLivingScams - check whether Ebay/Amazon listings are likely to be fake at https://www.vistalworks.eu/checker</p>	Week4-Clothing
Fri 30 Sept 12pm	<p>What's the difference between paying £5 and £50 for makeup? Unbranded and counterfeit cosmetics can contain dangerous chemicals and are unlikely to have gone through safety testing.</p> <p>Don't risk your health - avoid #CostOfLivingScams</p>	Week4-Cosmetics

<p>Fri 30 Sept 3pm</p>	<p>Have you seen your favourite brand at a discount price online? Check that the seller has been authorised by the official brand and is listed on their website.</p> <p>Avoid #CostOfLivingScams - get more tips for shopping safely online: https://www.which.co.uk/consumer-rights/advice/how-to-spot-a-fake-fraudulent-or-scam-website</p>	<p>Week4-Brands</p>
<p>Sat 1 Oct</p>	<p>Shop online safely:</p> <ul style="list-style-type: none"> - keep virus protection up to date and use strong passwords - use browser safety tools - don't give away too much info - check links carefully - check for a padlock and HTTPS <p>Avoid #CostOfLivingScams - get more top tips: https://www.ncsc.gov.uk/guidance/shopping-online-securely</p>	<p>n/a</p>
<p>Sun 2 Oct</p>	<p>Seen an ad for a big-brand bargain on social media?</p> <p>Check the website – is there contact info for the company in case something goes wrong? Is their address listed with Companies House? Do they have a returns policy?</p> <p>If not, it may be a scam.</p> <p>Read more: https://www.tsscot.co.uk/online-shopping/</p>	<p>Week4-OnlineAds</p>

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Scams

Awareness

Campaign 2022

