

Drop in to drop them in it

Campaign information pack



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Introduction

Mass marketed scams are a problem in the UK. They can take the form of bogus and fraudulent offers sent by post, telephone or email. Fake lottery and prize draw wins, bogus psychic predictions, get-rich-quick investment cons and 'miracle' health cures are just some of the tricks used by scammers.

More than three million adults – one in 15 people – fall victim to scams, losing a total of £3.5 billion every year. Although anyone can fall for a scam, the elderly and vulnerable are more likely to be targeted.

The Scamnesty campaign is run by local authority Trading Standards Services (TSS) with support from the Office of Fair Trading (OFT) and aims to increase awareness and understanding of scams, by encouraging people to drop their mailings into Scamnesty collection bins located nationwide. Scamnesty was first piloted as part of the Scams Awareness Month in February 2008. Trading Standards and the OFT will be repeating Scamnesty in February 2010.

This pack contains information for those who wish to support Trading Standards in this campaign.



The campaign

The objectives of the Scamnesty campaign are to:

- raise the profile and understanding of scams
- encourage people to drop their mailings into Scamnesty bins nationwide through the month of February 2010
- target consumers where the message is most difficult to reach, particularly vulnerable, elderly consumers and their carers
- equip people with the skills to spot a scam.

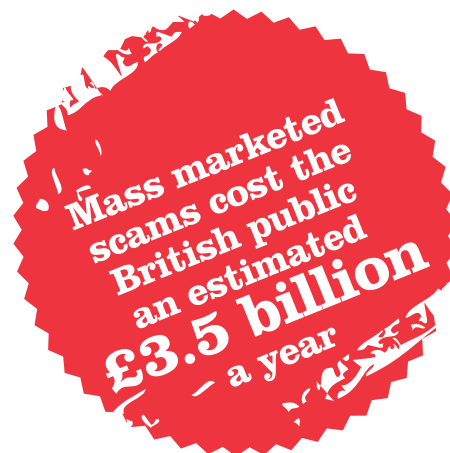
Key campaign messages have been established for inclusion across all communications:

- *drop in to drop them in it* - help crack down on scammers by dropping mail scams into local Scamnesty collections
- report a scam by contacting Consumer Direct on **08454 040506** or visit **www.consumerdirect.gov.uk/scamnesty**
- report online scams to the 'virtual Scamnesty bin' at **www.consumerdirect.gov.uk/scamnesty**
- visit Consumer Direct to find details of your nearest Scamnesty bin (and find out if your local TSS is participating in Scamnesty).

Calls to action:

- contact Consumer Direct on **08454 04 05 06** or visit **www.consumerdirect.gov.uk/scamnesty** if you think you have been the victim of a scam, or suspect a scam
- report an online scam to the 'virtual Scamnesty bin' at **www.consumerdirect.gov.uk/scamnesty**
- for further information, order the OFT's free leaflet 'Scambuster' by calling **0800 389 3158**, quoting the ref OFT 831PR.

Scamnesty will run for the month of February 2010, launching on Monday 1 February. Participating TSS will be running a range of activities to promote the campaign. To support their activities, the OFT will be generating national PR, hosting two websites and producing a range of useful collateral.



The OFT website is now available at www.oft.gov.uk/scamnesty and will be the main resource for TSS and other partners. We are also developing a Scamnesty branded landing page housed on the Consumer Direct website which will be live for the month of the campaign (www.consumerdirect.gov.uk/scamnesty). This page will promote the campaign online and include a search option that allows people to look for the location of their nearest bin by postcode. For the first time, we will also be having an Online Scamnesty function, where consumers can log/forward scam emails and websites. Following the event, TSS will send details of the scams they have received to the OFT. The top-line results will be used to profile national and regional trends in scam mailings.

Please contact 3 Monkeys at scamnesty@3-monkeys.co.uk and they will be able to provide you with banners. There will also be widgets available to add to your site from the OFT and Consumer Direct website (details are above). A widget is a stand-alone application that can be embedded into third party sites by any user on a page where they have rights of authorship (eg. a webpage, blog, or profile on a social media site). A banner is a type of web advertising, when a user clicks the advertisement, he or she is redirected to the advertiser's website.

Target audience

The Scamnesty campaign is aimed primarily at older consumers, and then at all consumers across all social groups, including the families and carers of the elderly.

Your campaign

Please let us know what activity you are planning – we want to hear exactly how you are supporting Scamnesty and TSS. Please provide us with details of your activity and your ideas that we can share as 'best practice'.

We will also be asking for general feedback on how 'Scamnesty' worked in your local area, and inviting participants to share their stories and experiences.



PR/media activity

Media activity can be an excellent way to convey your campaign messages to a wide cross-section of your local community.

In the early stages of developing your campaign, we suggest you work with your press team to put together a plan for generating media coverage. Some of the recommendations may seem obvious but we have tried to list everything to make the planning process easier.

Things to consider include:

- agreeing which local media to contact
- deciding who the campaign spokespeople will be – select representatives who can talk confidently and authoritatively about the campaign, perhaps a local councillor, senior police figure or a Consumer Direct spokesperson
- ensuring campaign key messages – see the campaign section on page 4 – permeate all communications
- including calls to action – see the campaign section on page 4 – in all communications
- sourcing case studies which can be used to bring the campaign to life
- carefully planning photo call opportunities, by creating a compelling visual scenario that will appeal to regional media and optimise attendance
- publicising local activities on partners' websites.

Generally, remember to plan your campaign timing against other communications activity being undertaken by your partners, to ensure there are no diary clashes and competition for resourcing and media space.

Third party support and spokespeople

We strongly advise liaising with TSS, who will be running this campaign on a local basis. Please approach your local TSS to see if they are participating in Scamnesty and to ensure that your activities complement one another.

Working with partners such as local event organisers, venue owners or even a local music or sporting celebrity, will add weight to the campaign issue.

When preparing your press release, we suggest you include quotes from Heather Clayton, OFT Senior Director - you will find sample quotes in Annexe 1 on page 14. We may also be able to provide a spokesperson from Consumer Direct to comment on your initiative – contact us for more information. In addition, approach senior people from regional organisations to comment on the issue.

For press and media interviews, secure an appropriate campaign spokesperson such as a local councillor or senior representative from your organisation who will be able to talk with authority about how people can spot a scam and take action to help crack down on scammers.

Ensure the spokesperson is fully briefed on the campaign, including the campaign objectives and messages, as well as being equipped to field any in-depth questions - the FAQ document, housed in Annexe 3 on page 21, provides answers to the key questions they may be asked.

Case studies

A human interest angle will help paint an evocative picture of the issue and will serve as an example to others of what can happen, and how best to avoid a similar outcome. However, finding appropriate case studies willing to talk to the press can be very difficult, and sensitive handling is required. Again we advise working with TSS as appropriate, to avoid duplication of approaches to scam victims. It is better to deal only with people who voluntarily wish to share their experience with others. If this happens, gather information about the incident as sensitively as you can, and seek permission for photography or filming of the subject to accompany the story, for use with local press and broadcast.

Template forms for the above activities are included in Annexe 2 on page 17, for you to adapt as you see fit for maximum impact.

Media story ideas

There is a range of local press and broadcast media that you can target with Scamnesty news stories. They will include:

- local and regional daily and weekly newspapers, in particular news editors and personal finance writers
- news and forward planning desks on local radio and TV stations
- regional property press
- local council residents' magazines
- regional women's magazines
- local community websites.

To engage media interest and explore the issue of mass marketed scams in a compelling and informative way, consider the story angles that you can develop to optimise media coverage opportunities.

Opposite are some examples of the kind of media stories that you might consider developing to publicise your local campaign.

Note the relevance of tying the story to seasonal news hooks to maximise media impact during February 2010, such as New Year resolutions or the winter blues.

If you have local data or statistics to support your media materials, do include these. These will add weight to your communications, and will be welcomed by journalists.

Media story 1 – ‘Bogus health cures offer slim chance of success to dieters’

Just a month after thousands of us pledged to go on a fitness drive for the New Year, the ambition of going to the gym four times a week is already likely to be fading. This is when people may be at risk of falling victim to so-called ‘miracle health cures’ as an alternative means of weight loss.

According to the Office of Fair Trading (OFT), pamphlets or advertisements from unscrupulous sellers of medical products that promise to help ‘lose weight without effort’ should be treated with scepticism. The advice forms part of the national Scamnesty campaign, run by Trading Standards and the OFT, which invites consumers in [insert town/city] to drop scam mailings into the Scamnesty bins located in [insert location] to help combat the growing scourge of mass marketed scams.

Media story 2 – ‘OFT predicts millions lost to fake psychics’

Just as we’re getting over the January blues, some people may be turning to clairvoyants for hope and inspiration for the coming year. However, this creates an opportunity for bogus clairvoyants to make predictions that will change the course of your life forever – for a small fee.

The Office of Fair Trading (OFT) claims that letters from so-called clairvoyants and psychics are one of the most common direct mail scams. Sometimes these mailings are aggressive in tone, saying something bad will happen to you if you do not send them money. The OFT recommends that consumers should not be intimidated into replying.

The advice forms part of the national Scamnesty campaign, run by Trading Standards and the OFT, which invites consumers in [insert town/city] to drop scam mailings into the Scamnesty bins located in [insert location] to help combat the growing scourge of mass marketed scams.

Media story 3 – ‘Scammers cash in on fake foreign lotteries’

After yet another big win on the National Lottery last night, scammers may be poised to deceive unsuspecting consumers in believing they have just won a fortune in a foreign lottery – without even having entered.

The warning comes from the Office of Fair Trading (OFT), which advises that while some approaches may be legitimate, many are dishonest. Victims are asked to send an administration fee, but once you’ve sent your money you may hear nothing more. Or you are told to ring a premium rate 090 number to claim your prize. The longer you stay on the line, the more money the scammer earns.

The advice forms part of the national Scamnesty campaign, run by Trading Standards and the OFT, which invites consumers in [insert town/city] to drop scam mailings into the Scamnesty bins located in [insert location] to help combat the growing scourge of mass marketed scams.

Please see Annexe 1 on page 12 for a template media release which you can adapt to suit your own requirements.

Photo call ideas

The following ideas have been developed to help you create simple, eye-catching photo opportunities that will appeal to media. Use the ideas as a guide in whatever way you wish, either implementing the ideas as they are, or using them as inspiration for your own activities. All communications should reflect your locally driven priorities.

Photo call idea 1

‘Miracle’ health cure scams

Brief description of the activity	<i>Slim chance of success</i> Photo opportunity with director of a local fitness centre, sitting in a jacuzzi surrounded by mountains of bottles of pills, lotions and potions, that signify false claims of instant weight loss.
Props	Bottles of pills, lotions and potions
Core audience	Middle aged consumers (33-44)
Possible partners	Local fitness centre
Target media	Local broadcast and print media
Additional information	Would benefit from inclusion of local statistics on how much scams cost each area and/or how many people have been scammed.

Photo call idea 2

Deceptive sweepstake scams

Brief description of the activity	<i>Odds on you’re getting scammed</i> Photo call to reveal that deceptive sweepstakes are the number 1 scam in the UK. Invite a local celebrity to pose with a donkey with a ‘You’ve been scammed’ saddle, ideally with an urban backdrop for visual interest.
Props	Donkey Customised saddle with ‘You’ve been scammed’
Core audience	Over 55s Middle aged consumers (33-44)
Possible partners	Recognised local celebrity
Target media	Regional print and broadcast media
Additional information	Would benefit from inclusion of local statistics on how much scams cost each area and/or how many people have been scammed.

Photo call idea 3

Bogus foreign lotteries

Brief description of the activity	<i>Scammers cash in on fake foreign lotteries</i> Photo opportunity in a local beach or park, with cheerleaders or netball players holding beach ball sized 'lottery balls'. Six regular numbers, but the bonus ball reads 'Scam'.
Props	Six customised beach balls with numbers and one 'Scam' beach ball
Core audience	Over 55s Lower income families
Possible partners	Local cheerleading squad or netball team
Target media	Local print and broadcast media
Additional information	Would benefit from inclusion of local statistics on how much scams cost each area and/or how many people have been scammed.

Please see Annexe 1 on page 12 for a template photo call notice which you can adapt to suit your own requirements.

Collateral

An information booklet, *Scambuster – a guide to common scams and how to spot them* has been produced by the OFT and is available free of charge. In addition, we have developed web banners, the Scamnesty logo and a Scamnesty widget, which you can use to extend the reach of the campaign and work alongside media activity. A widget is a portable piece of code which can be placed on a website which can bring in 'live' content from elsewhere.

To order the booklet, call the OFT's mailing house on **0800 389 3158**, quoting the relevant product code(s). Please email us for the web banners, logo and widget at **oft@3-monkeys.co.uk**

Product code	Item	Usage
OFT831 PR OFT831w (Welsh version)	<i>Scambuster</i> information booklet Guide to common scams and how to spot them	For use by public, stakeholders and Trading Standards. This will be downloadable online and available to order in hard copy from the mailing house.
N/A	Scamnesty web banners, logo and widget	These will be downloadable from the OFT website, or can be emailed to you.

Annexe 1 – Media materials

Sample press release

[DATE]

PEOPLE POWER HELPS [insert town/city] CRACK DOWN ON SCAMS

Office of Fair Trading calls on consumers to ‘drop in to drop them in it’

A nationwide ‘Scamnesty’ campaign by Trading Standards and the Office of Fair Trading (OFT), which aims to help end the scourge of mass marketed scam mailings in the UK, is coming to [insert town/city] this February.

Nearly half of the UK adult population has been targeted by a scam. Every year, 3.2 million adults – one in 15 people – across the country fall victim to a scam involving deceptive unsolicited mailings, phone calls, or emails, which are designed to con victims out of their cash. UK consumers lose around a staggering £3.5 billion to scams every year.

‘Scamnesty 2010’ calls on the people of [insert town/city] to fight back against the fraudsters by collecting any scam mailings they receive and dropping them into designated ‘Scamnesty’ bins located at [insert location of bins].

In 2009, residents in nearly 100 local authorities dropped more than 15,000 scam mailings in Scamnesty bins across the country.

The campaign revealed that the top five mass-marketed scam mailings in the UK at that time were: 1) deceptive sweepstakes, 2) misleading prize draws, 3) fake clairvoyants/psychics, 4) bogus foreign lotteries, and 5) ‘miracle’ health cures.

The Scamnesty bins will provide valuable new intelligence to the OFT and local authority Trading Standards Services and help inform future investigations which will prevent others from being scammed.

Heather Clayton, OFT Senior Director, said:

'Scamnesty 2010 promises to reveal a marked increase in scale and range of mass marketed scam mailings in the UK. Every day, people are at risk from unscrupulous fraudsters who want to con them out of their cash. By dropping your scam mailing into your local Scamnesty bin, you will help provide crucial intelligence to support us in stopping scams bringing misery to millions of people every year.'

If you think you have been the victim of a scam, or you suspect a scam, call Consumer Direct for clear, practical advice on 08454 04 05 06 or visit www.consumerdirect.gov.uk/scamnesty

Consumers can report all types of scams at <https://secure.consumerdirect.gov.uk/reportascam.aspx> on the Consumer Direct website.

During Scamnesty month (February 2010), they can also report online scams to the 'virtual bin' on the Consumer Direct website.

Notes to Editors

1. The OFT estimates that over 3 million people in the UK fall victim to mass marketed scams every year, collectively losing £3.5 billion. Fewer than 5 per cent of victims report their experience – one reason the OFT and local authority Trading Standards Services carried out the biggest ever public reporting drive for scam mailings.
2. The OFT's advice to anyone who receives a possible scam offer is: 'Stop, think, and think again'. Do not be rushed into sending off money straight away to someone you do not know. How likely is it that you have been especially chosen for this offer? Thousands of other people are likely to have received the same offer. Think again – read the offer carefully. If you are unsure, speak to family or friends or seek advice.

Sample quotes from campaign spokespeople

Heather Clayton, OFT Senior Director, said:

'Scammers use sophisticated techniques to trick vulnerable people. Those who fall for these scams not only lose their savings, but often live in fear, suffering debt and depression and being too afraid to tell anyone of their plight. We want to ask family members, carers and others to help spot the warning signs before it is too late'

Gordon Lishman, Director General of Age Concern, said:

'Many people feel they could never be scammed, however millions become victims. People of any age can be conned, but unfortunately unscrupulous fraudsters often target older people. The best defence is to know what to look out for, and always remember that if it sounds too good to be true, it almost certainly is.'

Heather Clayton, OFT Senior Director, said:

'Scammers are expert at exploiting people's hopes and fears. Anyone can be conned but by learning to recognise the scammer's tricks we can all avoid becoming their next victim'

Sample notes to editors for press releases

The following notes to editors are based on the format used by the OFT and are provided as a guide only. You may wish to adapt them to include background information which is specifically relevant to your organisation, region or local media.

1. The Office of Fair Trading (OFT) estimates that over 3 million people in the UK fall victim to mass marketed scams every year, collectively losing £3.5 billion. Fewer than 5 per cent of victims report their experience.
2. The OFT's advice to anyone who receives a possible scam offer is 'Stop, think, and think again'. Do not be rushed into sending off money straight away to someone you do not know. How likely is it that you have been especially chosen for this offer? Thousands of other people are likely to have received the same offer. Think again – read the offer carefully. If you are unsure, speak to family or friends or seek advice.

3. Recent research commissioned by the OFT involving 11,200 interviews has found that 1,388,000 UK consumers fall victim to prize draw and sweepstake scams, 400,000 to bogus holiday clubs, 330,000 to work at home scams, 200,000 to miracle health scams, 170,000 to clairvoyant and psychic scams, 110,000 to loan scams.
4. Scams are an OFT priority. The OFT set up the Scams Enforcement Group with partner organisations focusing on law enforcement, consumer education and cooperation with private sector businesses to disrupt scammers' routes to market.

Photo call sample notice

Subject	<i>Slim chance of success</i>
Summary:	Photo call revealing that 'miracle' health cures are one of the top scam mailing cons in the country
Date:	[day] [month] [year]
Time:	[insert timings]
Location:	[insert full address]
Detail:	<p>Every year, more than three million people (one in 15 people) in the UK fall victim to scams – bogus and fraudulent offers sent by post, telephone or email.</p> <p>'Miracle' health cures, such as slimming aids, are one of the top scam mailing cons in this country and cost the UK public an estimated £20 million a year.</p> <p>To illustrate this growing problem, [insert name of director of local fitness centre] will be literally engulfed by a mountain of bottles of pills, lotions and potions in their gym's jacuzzi.</p> <p>The event forms part of the Trading Standards 'Scamnesty' campaign to encourage the [insert town/city] community to help crack down on scammers by dropping mail scams into local Scamnesty collection bins located at [insert location of bins].</p>
Contact:	<p>For more information or to confirm your attendance, please contact:</p> <p>[insert name] [insert organisation] [insert phone number] [insert mobile number] [insert email address]</p>

Annexe 2 – Case studies

Case studies offer a personal experience of scam mailing, and will be of particular interest to the local media. They serve as a 'real life' example to others the risks and how best to avoid a similar outcome. It is understood that such cases are difficult to find and where they are found, they need to be handled with great care and sensitivity.

If a case study subject has agreed to take part in media activity, gather information about the incident as sensitively as you can, and seek permission for photography of the subject to accompany the story.

The following guides will help you capture all the essential information you need.

Case study contact form

This may seem obvious, but it's important to record full contact information and an overview of the case study's experience as you develop the story for issue to local media.

Scamnesty – authorisation form for media use

Full name:

Age:

Marital status:

Address:

.....

.....

Date of incident:

.....

Nature of scam mailing:

.....

.....

.....

Brief summary of experience:

.....

.....

.....

.....

.....

Contact phone number

Email address:

Interview questions

Below are examples of the type of questions you may wish to pose to the case study, to gain a clearer understanding of the events that took place. Obviously bear in mind that this could well be a sensitive matter for the victim, and any conversations should be handled with tact and understanding.

- When did the scam happen?
- What was the scam?
- Can you run me through what happened?
- When did you realise you were being scammed?
- How did it make you feel?
- What happened as a result of being scammed?
- Have you warned friends/relatives about this scam?
- Do you think scamming is common? Did you ever think it would happen to you?
- What would you say to people who think this would never happen to them?
- What was your attitude to scams before and how has it differed?
- How has this experience changed your life?
- What measures have you taken since the scam to ensure this doesn't happen again?
- Is there anything you'd like to add?

Authorisation form

This form is a formal document to confirm that the case study subject has given you full permission to use information and photography regarding their scam mailing experience for media purposes.

Scamnesty – authorisation form for media use

Surname:

First name:

Address:

.....

.....

Postcode:

I certify that information I have supplied to [*insert contact name*]

.....

from [*insert partner name*]

.....

.....

regarding my scam mailing experience may be used for the purposes of promoting the Office of Fair Trading's Scamnesty campaign to media.

Any photography / filming (delete as applicable) carried out by [*insert name of photographer or local TV station*]

.....

.....

.....

on [*insert date*]

.....

may be used to illustrate publicity generated.

Signed:

Print name:

Date:

Case study photography brief

A strong, evocative photograph of a local victim of a scam mailing, together with a well written press release, is likely to garner considerable interest amongst regional media.

Work with a local photographer that specialises in portrait photography to develop an image that conveys the vulnerability of the case study, and alludes to how they were scammed. For example, sitting by their computer or by their phone.

The case study may still be feeling shaken by the episode, therefore it is paramount that the photographer treats the subject with sensitivity and understanding.

Photography guidance

- confirm the date, time and location for the photography session
- call the case study on the day to confirm arrangements and to remind them of your visit
- seek permission from the case study to use a particular image, to ensure they are comfortable with the selection
- when issuing the story, email out the selected photograph in low resolution to local media, together with the case study release
- ensure you have the image in high resolution for those media who wish to publish the image.

Annexe 3 – Supporting information

FAQs

What do we mean by a mass marketed scam?

There's no universally agreed definition but the OFT describe a mass marketed scam as:

A misleading or deceptive business practice where you receive an unsolicited or uninvited contact (for example by email, letter, phone or advertisement) and false promises are made to con you out of your money.'

Which groups are most likely to fall victim?

Anyone can be affected by a scam. Scams are customised to fit the profile of the person being targeted.

The majority of victims are aged between 35 and 44. However, older consumers, those aged 55 plus, lose the most money to scams, and are more likely to become 'chronic scam victims' (see below). As a result of this, the Office of Fair Trading campaign prioritises the over 55s. It targets this audience directly and via their carers/family.

There are no significant regional, gender or socio-economic differences between victims. However, OFT research shows that:

- women are more likely to be affected by miracle health, slimming and psychic/clairvoyant scams
- those in lower socio-economic groups are slightly more likely to be affected by clairvoyant and foreign lottery scams.

Why is reporting so low?

The OFT research indicates that fewer than 5% of victims report their experience. The most common reasons given for not reporting a scam are the embarrassment that the money has gone and shame at having been made a victim. Denial is also likely to be a major factor. Many victims will not acknowledge (or even be aware) that they have a problem. Notably victims have a 30% chance of falling for another scam within 12 months.

What are the main reasons given for falling for a scam?

According to the OFT research the main reasons for falling victim are:

- The scam is perceived as legitimate. It is professionally produced and may have an official appearance. It appears trustworthy.
- Being caught off guard. Scammers often set artificial deadlines to create a sense of urgency and place people under pressure.
- It seemed worth the risk – often because the initial amount asked for is small.
- The target felt singled out or special. Scammers will individualise letters, for example by repeated use of the target's name.

Scammers will also exploit a genuine need for what they are offering, for example, 'miracle' health cures, money or work.

What are chronic scam victims?

Chronic scam victims is the term used to describe vulnerable consumers who become repeat victims. Typically this type of victim is elderly, socially isolated, and/or in declining mental health.

If an individual falls for a scam, their name is likely to be added to a so-called 'suckers list' – a mailing list of victims which is sold amongst other scammers. Victims are then bombarded with scam mailings and phone calls until their life savings are exhausted.

It can be difficult to identify chronic scam victims, as many will not admit they have a problem. The OFT campaign has therefore focused on raising awareness amongst carers and care professionals to help them identify consumers who may be 'at risk'.

What is the OFT doing to tackle scams?

The OFT focuses on three key areas:

- investigating the most prevalent scams and taking appropriate coordinated enforcement action
- working with the private sector to disrupt the scammers' routes to market
- raising consumer awareness and providing advice and information.

The OFT works closely with national and international civil and criminal enforcers, including local authority trading standards services (TSS), Serious Organised Crime Agency and police forces. OFT is also a member of ICPEN – the International Consumer Protection and Enforcement Network.

How does the OFT raise consumer awareness of scams?

The focal point of the OFT's campaign is Scamnesty held every February. This is part of an international scams awareness initiative. During the event, the OFT works in partnership with local TSS to run activities aimed at getting the issue 'talked about' and generating media coverage.

The next Scamnesty will take place in February 2010.

The OFT also provides a range of free literature and information for consumers and partners (see page 11 for details of how to order) and works with Consumer Direct (the Government's consumer advice service) to provide clear, practical advice over the phone and online. Visit **www.consumerdirect.gov.uk** or call **08454 04 05 06** for more information.

The Consumer Direct website also includes a facility for consumers to report a scam online.

The OFT knows that they are not always best placed to get the message out to consumers, particularly more vulnerable groups, and the team has formed partnerships with a range of organisations including Age Concern and Citizens Advice.

What is Scamnesty?

'Scamnesty' encourages consumers to take positive action against scam mailings, by depositing the mailings they receive in designated secure 'bins'. The bins are managed by the local TSS and located in local libraries and other public areas.

Scamnesty was piloted in February 2008 and over the last two events over 20,000 mailings have been received, helping raise consumer awareness, and providing intelligence to aid the OFT's investigations.

The OFT will be repeating Scamnesty in February 2010. Over 110 TSS are signed up to participate. Visit www.oft.gov.uk/scamnesty for more information.

Common scam mailings

Deceptive sweepstakes and prize draws

What are they?

Consumers receive an official looking letter or email notifying them that they have already won a large cash prize, government payout or other major award. To claim the win, the recipient must often send a fee of between £5 and £30, variously described as a 'processing', or an 'administrative' fee. Or it is implied that an order must be placed from an accompanying mail order catalogue in order to claim the prize. Often in faint small letters on the reverse of the notification, the 'Terms and Conditions' or the 'Official Rules' will explain that the recipient is only being offered the opportunity to enter a prize draw or sweepstakes with a very small chance of winning the major cash payout. Some promoters send a cheque for a nominal sum, but not the promised large win. Others send cheap prizes or nothing at all.

Size of the problem

- prize draw/sweepstake scams cost the UK public an estimated £60 million a year
- an estimated 380,000 adults fall victim to these scams every year
- the mean loss per victim is £160 (the median loss is £33).

Bogus foreign lotteries

What are they?

Consumers receive a letter, a telephone call or an email telling them that they have won a major cash prize in an overseas lottery. They will often be told to telephone a sales agent who will ask the victim to send money to cover administration, customs and taxes. The winnings do not exist and are never received.

Size of the problem

- foreign lottery scams cost the UK public an estimated £260 million a year
- an estimated 140,000 adults fall victim to these scams every year
- the mean loss per victim is £1,900 (the median loss is £42).

'Miracle' health cures

What are they?

Consumers receive a letter or an email promising a health 'miracle'. These pills, lotions, creams and other products will supposedly cure baldness, arthritis, rheumatism, heart disease, multiple sclerosis, Parkinson's disease, cancer, impotence and other ailments. Or they may promise easy weight loss without the need to diet or exercise. But it is unlikely that they have been properly tested or proven medically effective. Some might even be dangerous.

The advertising often includes fake testimonials from 'satisfied customers', unsubstantiated claims about product effectiveness, false claims that the product has been clinically proven in trials, and a worthless 'money back' guarantee.

Size of the problem

- 'miracle' health and slimming cures scams cost the UK public an estimated £20 million a year
- an estimated 200,000 adults fall victim to these scams every year
- the mean loss per victim is £90 (the median loss is £46).

Fake clairvoyants/psychics

What are they?

Consumers receive a letter from a so-called psychic or clairvoyant promising to make predictions that will change the course of their life forever, such as bringing good fortune – for a small, often monthly, fee. Sometimes these mailings are aggressive in tone, saying something bad will happen to the recipient or their relatives if they do not send money to purchase a lucky talisman, crystal, amulet or set of numbers. Although they are sent out in their millions, the mailings are personalised to make it look as if the recipient has been specifically chosen and is personally known to the sender.

Size of the problem

- clairvoyant/psychic mailing scams cost the UK public an estimated £40 million a year
- an estimated 170,000 adults fall victim to these scams every year
- the mean loss per victim is £240 (the median loss is £36).

Facts

The top five mass marketed scam mailings in the UK are:

1. deceptive sweepstakes
2. misleading prize draws
3. fake clairvoyants/psychics
4. bogus foreign lotteries
5. 'miracle' health cures

Statistics

- Nearly half of the UK adult population has been targeted by a scam.
- Every year 3.2 million adults – one in 15 people – in the UK fall victim to a scam involving deceptive unsolicited mailings, phone calls, or emails.
- UK consumers lose around £3.5 billion to scams every year. This is roughly equivalent to £70 per annum for each adult living in the UK.
- The highest percentage of victims are in the age group 35-44, however older victims (those aged 55 and over) are likely to lose twice as much per scam compared to younger age groups.
- The average amount lost per scam is £850. For those aged over 55 it is £1,261.

Source: OFT (December 2006) Research on impact of mass marketed scams on UK consumers

You can download the full research report at:
www.oft.gov.uk/news/campaigns/scams

You can also download our research into the psychology of scams, undertaken by the University of Exeter, at this address.

Contact us

To advise us of your campaign activity, or if you have any questions about implementing your campaign, please email:

oft@3-monkeys.co.uk

We welcome any feedback you have on this resource pack. Please let us know your thoughts at the above address.

OFT Scamnesty website:

www.oft.gov.uk/scamnesty

This will be available from early December with updates and downloads.

Consumer Direct Scamnesty website:

www.consumerdirect.gov.uk/scamnesty

This site will be available from mid-January and will provide consumers with information about the campaign and details of their local Scamnesty bins and events as supplied by TSS.



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