

AgeAction

For all older people

SCAMS AND FRAUDS: HOW TO PROTECT YOURSELF



INTRODUCTION

Anyone can be the victim of fraud.

Frauds and scams often appear as legitimate approaches from businesses or people you might normally trust.

Fraudsters go to elaborate lengths to make their scams look legitimate, by posing as tradespeople, pretending to be phoning from your bank or even building bogus websites.

WHAT ARE SCAMS AND FRAUDS?

Over the phone

You might get a call from someone pretending to be from your bank or the Gardaí who tells you there is an issue with your account and they need your account details. They might ask for your PIN/password or other financial information.

Face-to-Face

You will know most people who call to the door but some unsolicited callers could be trying to trick you into giving them money. This can include:

- ✓ Individuals posing as representatives of a utility company or the council;
- ✓ Individuals posing as charity workers collecting donations;
- ✓ Rogue tradespeople trying to convince you to carry out unnecessary repairs.

Online

These can include emails designed to look like they are from banks, credit card companies, utility providers or even the Revenue or the Irish Courts.

They may ask you for your personal banking details or direct you to a website which asks for this information.

Other things to look out for are emails saying you have won a prize or have received an inheritance.



Tips for protecting yourself against frauds

Door-step security

- ✓ **Always** ask any unfamiliar callers for identification.
- ✓ If you are not sure about a caller, ask them to leave their contact details and then check afterwards. **Genuine** callers will be happy to comply.
- ✓ If you are suspicious about a caller at your door call the Gardaí.

Online

- ✓ **Always** log out of your email or bank account when you are finished.
- ✓ Delete any emails from individuals or organisations that look suspicious.
- ✓ Never click on links that direct you to a bank's login screen.
- ✓ **Never** give out your bank or personal details to claim a prize, inheritance or other reward.

Over the phone

- ✓ Your bank will **never** ask for your PIN or online banking details over the phone. If you are asked for that information by a caller, hang up and let your bank know.
- ✓ Make sure you have definitely hung up after a suspicious call and never call someone back on a number provided by the caller. **Always** try to source the number independently.

DON'T STAY SILENT

If you are concerned about fraud speak to someone at your bank or contact your local Garda Station or in an emergency dial 999 or 112

You can also contact Age Action's Information Service

Age Action Information Service

Call: 01 475 6989 Monday to Friday 9am to 1pm and 2pm to 5pm

Website: www.ageaction.ie **Email:** helpline@ageaction.ie

Keep Control is a campaign developed by older people, for older people. It will help you to protect yourself from financial abuse and bullying. More information is available at:

www.keepcontrol.ie



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Disclaimer note:

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