

Briefing Paper – Safer Stockton Partnership – 23 March 2022

Fraud Awareness (Personal)

1	Introduction
	<p>In June 2021, research by Citizens Advice found that more than two thirds of British adults (36 million) had been targeted by a scammer in the previous six months. https://www.nationaltradingstandards.uk/news/36-million-brits-targeted-by-a-scammer-so-far-this-year/</p> <p>In October 2021, research from the telecoms regulator OFCOM estimated that 45 million people had received at least one scam text or phone call in the last three months. It found that 82 per cent of adults had received a suspicious message during the summer, with most reporting that it had come via a text. https://www.theguardian.com/uk-news/2021/oct/20/45-million-people-in-uk-received-scam-texts-or-calls-in-last-three-months</p> <p>The consumer group Which? has said the cost to scam victims' wellbeing can be calculated at a monetary total of £9.3 billion a year – the equivalent of £2,509 a year for each victim, but the impact can be higher for someone hit by online fraud. https://www.bbc.co.uk/news/business-58926333</p> <p>Ofcom asks phone networks to block foreign scam calls. https://www.bbc.co.uk/news/business-59032795</p> <p>Paid-for scam adverts on social media sites and search engines could soon have to stop appearing by law. The updated proposal is part of the Online Safety Bill, which is trying to determine how sites deal with harmful content. https://www.bbc.co.uk/news/technology-60670539</p>
2	Action Fraud – https://www.actionfraud.police.uk/
	<p>Hosted by the City of London Police, Action Fraud is the UK's national reporting centre for fraud and cybercrime where residents should report fraud if they've been scammed, defrauded or experienced cybercrime in England, Wales and Northern Ireland.</p> <p>The National Fraud Intelligence Bureau will undertake analysis of crimes reported to Action Fraud and where appropriate will refer cases to local police forces for investigation.</p> <p>Fraud is now the largest crime type in the UK but is significantly under reported.</p> <p>Fraud crime trends – in 2020/21 there were 875,622 fraud crime reports received, a 6.5% increase on previous year. https://data.actionfraud.police.uk/cms/wp-content/uploads/2021/07/2020-21-Annual-Assessment-Fraud-Crime-Trends.pdf</p> <p>Cyber crime trends – in 2020/21 there were 31,322 cyber crime reports received, a 15% increase on the previous year. https://data.actionfraud.police.uk/cms/wp-content/uploads/2021/07/CYBER-Dashboard-Assessment-20-21.pdf</p> <p>Fraud is serious and organised crime. It is rarely local; it crosses geographical and regulatory borders and is constantly changing.</p>

3	<p>The Role of Trading Standards</p>
	<p>Protecting consumers from unfair and fraudulent trading practices is one of the key roles of Trading Standards. The set up and operation of Trading Standards has evolved since 2012 to reflect the fact that fraudsters will extend their activities beyond traditional local boundaries, into regional and national markets.</p>
4	<p>National Trading Standards (NTS) – https://www.nationaltradingstandards.uk/</p>
	<p>Funded by the government, NTS delivers national and regional consumer protection through a number of operational teams:-</p>
	<p>National eCrime Team – https://www.nationaltradingstandards.uk/work-areas/ecrime-team/</p>
	<p>NTS commissions the National eCrime team which monitors and investigates a number of online consumer and business frauds including website dating scams, misleading websites, subscription traps and online shopping frauds. Notable successes that the eCrime Team have secured include:-</p> <ul style="list-style-type: none"> • Secondary ticketing investigations concerning a number of people and companies connected with the large-scale fraudulent acquisition and supply of tickets for major sporting, music and cultural events. https://www.tradingstandardsecrime.org.uk/news/secondary-ticketing-fraud-appeal-rejected-in-court • Copycat websites – consumers are misled into believing that they are dealing with an authorised government website and end up paying extra for services that they could have got for free or for a certain set fee e.g. applications for driving licences and passports. https://www.tradingstandardsecrime.org.uk/news/six-sentenced-in-copycat-case
	<p>National Scams Team – https://www.nationaltradingstandards.uk/work-areas/scams-team/</p>
	<p>The NTS Scams Team works in partnership with agencies across the country to identify and support victims of mass marketing fraud. For example, the Scams Team has worked with the Royal Mail to stop almost 5 million scam mailings from reaching consumers and has identified and stopped clairvoyant and prize win mailings being sent through several newly discovered European mailing houses in Austria and Germany.</p> <p>Stockton-on-Tees Trading Standards has a partnership agreement with the National Scams Team whereby details of potential scam victims identified by the Scams Team are passed on via a secure online portal. Local officers are then able to engage directly with the scam victims.</p> <p>It is estimated that in 2019/20, the National Scams Team saved consumers £22,703,586 through its investigations and disruption work and the savings made through local authority support.</p>
	<p>Friends Against Scams – https://www.friendsagainstscams.org.uk/</p>
	<p>Friends Against Scams is an NTS Scams Team initiative that aims to prevent and protect people from becoming victims of scams by empowering people to take a stand against scams. There are currently over 913,000 Friends Against Scams nationwide.</p> <p>By attending a Friends Against Scams awareness session or completing the online learning, anyone can learn about the different types of scams and how to spot and support a victim.</p>

	<p>Regional Investigations Team (RIT)</p>
	<p>NTS commissions a RIT for each region of the country. The North East RIT covers the 12 local authorities from Northumberland down to the Tees Valley.</p> <p>Many of the issues investigated by the RIT are in relation to unfair trading practices and fraud. For example, the North East RIT has done a lot of work around doorstep crime and has looked at the activities of rogue traders travelling around the country selling fish door to door. They target elderly and vulnerable consumers and charge exorbitant prices for poor quality fish using misleading and aggressive sales tactics. One such rogue trader was recently sentenced to 40 months imprisonment at Teesside Crown Court, see https://www.gazettelive.co.uk/news/teesside-news/dodgy-fish-salesman-defrauded-elderly-19197322</p>
<p>5</p>	<p>Stockton-on-Tees Trading Standards</p>
	<p>In the last 3 years, of 1,766 cases investigated by Stockton-on-Tees Trading Standards, 843 (48%) have involved an element of unfair trading or fraud.</p> <p>As a result of these investigations into unfair and fraudulent trading practices, almost £192k has been obtained in redress or compensation for the victims.</p> <p>Most of these cases have been referred through the national consumer helpline, operated by the Citizens Advice Consumer Service.</p> <p>The question as to whether a trader has deliberately engaged in fraudulent and unfair trading activity is one of the key criteria to consider in deciding whether to institute legal proceedings in connection with the more serious cases. A couple of recent cases include:-</p> <ul style="list-style-type: none"> • The prosecution of a Stockton car dealer for selling insurance write-offs without informing his customers. https://www.gazettelive.co.uk/news/teesside-news/rogue-car-dealer-who-flogged-21668408 • The prosecution of a Billingham roofer with regard to substandard and incomplete building roofing work. https://www.gazettelive.co.uk/news/teesside-news/rogue-builder-took-25k-payments-22011228
	<p>No Cold Calling Zones (NCCZs)</p>
	<p>Trading Standards are committed to tackling rogue traders, especially those who target older or vulnerable residents in their own homes. To help raise awareness of doorstep crime, over 130 NCCZs have been established throughout the Borough.</p>
	<p>Call Blockers</p>
	<p>Stockton-on-Tees Trading Standards have been taking part in a project ran by the National Scams Team looking at the provision of trueCall devices to block nuisance telephone calls for particularly vulnerable residents suffering with dementia and related conditions.</p>

	Partnership Working
	<p>Adult Safeguarding given their unique position in dealing with older and vulnerable adults, have asked Trading Standards to assist when they have been concerned that a resident may be the victim of a scam or fraud.</p> <p>One such referral involved a local resident who had lost over £10k to a scammer in Nigeria as a result of a romance scam. Advice and intervention from Trading Standards, Adult Safeguarding and the Police, helped ensure that the victim stopped making payments.</p>
	Awareness Raising
	<p>Regular fraud and scam related articles in Stockton News. Relevant links on the Trading Standards pages of the Council's website https://www.stockton.gov.uk/scams Use of press releases and posts on the Council's social media channels. A recent post on scam bank transactions reached over 10,000 people and was shared 50 times. Talks to community groups where possible to raise awareness, especially around Friends Against Scams. Radio interviews.</p>