

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Scams

Number 10 in a series of notes on important issues.

Scams and fraudulent activity of that sort receive quite a lot publicity these days. We know that we must be cautious when we receive an unexpected telephone call or if there is an unexpected knock on our door. But what if the caller is genuine? He or she sounds / looks authentic and the explanation they are giving seems completely plausible. How can we tell? This note may help a bit.

Starting with the knock on the door, it is a wise precaution to have a security chain that can be brought into use when opening the door in response to the unexpected visit of a stranger. Any caller in an official capacity such as a policeman, the meter reader or someone from the local authority should be able to prove their identity. If in doubt, make them wait on the doorstep, lock the door and telephone the organisation they claim to represent. Use the number in the phone book, not the one they give you.

The key consideration is the reason for their visit. It is wise to remember the police advice that we should never buy goods or services on the doorstep. Reputable businesses do not make cold calls and will only visit us by prior appointment. Others, we should not hesitate to send on their way. No such caller should ever be given our bank details or credit / debit cards. Bear in mind that someone claiming to be collecting for a charity may be an imposter. If you want to give a direct debit authority, arrange that with the charity's office later.

With a telephone call, you have to be even more careful. Fraudsters can fake the number from which their call seems to be made. They can invite you to ring back to their office to confirm their identity. Do not ring the number they give you, look up the number yourself. If possible, use another line or a mobile phone to do this because the fraudster or his or her accomplice may be holding on to represent 'the office'. A dialling code can even be falsified. You can ring another number first, even your own mobile, to check that you are not still connected to the original caller.

Always bear in mind that neither your own bank nor any form of official body will ever telephone you to ask you to move money, for your credit / debit cards, your PIN number or other personal details. If they genuinely need to call you, your bank may volunteer one item of information about you and ask you for another item as a security check. You can do this too and ask them for an item of information about yourself that they should have on their records. This will help to re-assure you that you really are talking to your bank.

Criminals are inventive, plausible and persistent. Do not allow them to fool you.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall