

Scams: The Top 5 Questions To Ask

1. Is the offer “too good to be true”?

There’s probably a good reason for it! Be suspicious of any “too good” offers and use the ScamSafe rules (overleaf) to help make safe choices. Don’t forget, ‘guaranteed’ schemes are only as good as the company behind them.

2. Do you need to commit to the offer right now?

Most legitimate companies will happily contact you back at a later date if you would like time to review their offer. Companies asking for an immediate decision are probably not worth the risk.

3. What do you know about the person or company making the offer?

Have you heard of them? Have you seen an advert for the company (in a paper, magazine or on TV—*not* on a website). Smaller companies may not have the advertising budget, but you should still be able to find out who and where they are.

4. Did you ask the person or company to contact you?

If you didn’t, be wary. Are you sure the person contacting you is actually from the company or could it be a scammer? Legitimate companies will always have a contact number you can call to verify their details. Ask them why have they contacted you now and where did they get your details?

5. Is the company calling you asking for money before you receive the goods/service?

Be very careful! Some companies record telephone calls to prove acceptance of their offer and, although you should get a ‘cooling off’ period, there is no guarantee the person you are talking to is who they say they are.

For more information please contact us:

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Be ScamSafe

ScamSafe is a set of 5 points that will help you to beat the scammers.

1

What would Fred say? Would your friends or family agree or sign up to the offer? If not, why not? Scammers often rely on you being alone so that they can pull the wool over your eyes. Using your relatives or friends as sounding boards helps to prevent rash decisions.

2

Take your time! If you are being put under pressure to say “yes”, ask yourself why? Will the offer be there next week? If not, why not? Ask for details to be sent to you by email or, preferably, by post—most legitimate companies will be happy to do this. And don’t forget, a ‘cooling off’ period is **not** the same as reviewing the offer prior to committing. If you are unsure, **DON’T** commit!

3

Who are you? How do you know the person contacting you is who they say they are? Whether by phone, email or at your front door, they should be able to prove their identity. Often a quick phone call to their head office can verify they are legitimate.

4

Why me? Why has this company contacted you? Did you ask them to? If not, how did they get your contact details? These questions should be running through your mind all of the time. Be suspicious!

5

Never, never, never... Give out your bank details or credit card number by phone or email. There are many ways of paying for a service or offer that are safe. I they will not accept this, walk away from the offer.

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