





Key questions:

1. Is financial abuse occurring?
2. Does the person have capacity to understand and make informed financial decisions?

Scam alert quick reference guide: Look out for....

<p>Environment...</p> 	<ul style="list-style-type: none"> • Excessive amounts of post including products, parcels or 'free gifts'. • High volume of phone calls, texts and/or emails. • Evidence of unpaid bills. • Essential home repairs and maintenance not being completed. • Evidence of unexpected or unnecessary work done on the property.
<p>Behaviour...</p> 	<ul style="list-style-type: none"> • Self-neglect. • Anxiety. • Secrecy about relationships, money or activities. • Frequent visits to the post office and bank. • Social isolation. • Recent changes in the individual's relationships.
<p>Talking about...</p> 	<ul style="list-style-type: none"> • 'Business opportunities'. • Frequent and suspicious emails. • Final demands from a UK official, like HMRC. • A 'helpful caller' helped them to 'fix' their computer. • A new relationship where contact is mostly by phone, email or online. • Callers referred to as friends and being the only people with whom they have regular contact.
<p>Vulnerability factors...</p> 	<ul style="list-style-type: none"> • Loneliness and/or social isolation • Cognitive impairment • Previous scam involvement

What you can do:

- Be sensitive, the person may be embarrassed about their involvement, or unaware that what they are doing is scam related.
- Take a conversational approach.
- Sensitively enquire about whether they are the victim of any other types of scams.
- Spend time listening without judging.
- Be honest and show you understand the potential seriousness of the situation.
- Communicate about risks and options with honesty and openness.
- Think about how family members and community resources may be helpful.

Key contacts:

- The police on 999 if the person is in immediate danger, otherwise call 101.
- Your local authority Trading Standards team.
- Action Fraud UK's national fraud and cyber-crime reporting centre www.actionfraud.police.uk/report_fraud.
- Citizens Advice Consumer Service on the Consumer Helpline 03454 04 05 06

Follow your agency safeguarding adults policy in all cases where you have evidence or suspect financial abuse has occurred.