

ONCHAN DISTRICT COMMISSIONERS

Tenants Newsletter

SCAM ALERT

A resident contacted us today with regard to a scam that she was subjected to. We have spoken with the Police Control Room at Police Headquarters who advised that they are receiving four or five calls a week about this.

We would like to bring your attention to the scams, so that you will not be subjected to the upset and inconvenience that these dishonest schemes can cause.

Computer Scam—Microsoft

The gentleman caller advised he was calling from Microsoft and asked if the lady had been experiencing problems with her computer, e.g. It running slow. After answering a series of questions, with the persons assistance over the phone, they took remote control of the computer. They then advised the person that the warranty on the computer had expired and asked for a payment to renew the warranty. When the person replied they did not have that money available at present, they tried to give a 'special deal' on a six month warranty for a reduced cost. When the person advised that they again did not have the money available to hand, the person with the remote access advised that he had control of the computer and would be able to take the money direct from her bank account. On hearing this she wisely disconnected her computer immediately.

As a consequence, the lady has reported the scam to the Bank and has requested her bank accounts frozen, and the Bank's fraud squad are investigating.

Computer Scam—Sky System

As with above, the caller words their call to give the impression that they are from Sky and that your Sky Box is out of warranty. After a few simple questions they will request that you renew your warranty and offer you a price to do so. They will request your bank details to take the payment from your bank. Do not give any personal details.

Cash Prize-You have won money

These fraudsters will contact you by a cold-call, e-mail or letter offering you either of the following "services":

1. As the only **beneficiary of a Spanish inheritance** from some distant (and unknown) relative in Spain that has passed away.
2. Offering to **recover resale time share deposits in ongoing court proceedings**. They will offer you "group actions" against timeshare companies through cold-calls. Ask them how they obtained your contact details and the details of your timeshare investment. **Remember that legitimate Spanish law firms never cold-call potential clients.**
3. Notifying you that **you have won the Spanish Lottery** (despite never having played it) as a promotion from the generous Lotto Administration.
4. Contacting you regarding **using your bank account, in exchange of a commission**, for some million dollar bank transfer with origin in some dodgy place in Africa. This is known as the Nigerian Letters.
5. Offer to **assist in verification and payment of unclaimed funds** of which you are the beneficiary.
6. Acting as **intermediaries in car sales** at very reduced prices. They will request you deposit the funds in their *lawyer's* account.

ADVICE FOR YOU

Tips to stop Cold Calling

1. If you receive a cold call, stay calm and don't let the caller intimidate you or pressure you with 'one-day-only' offers.
2. Never reveal your name, address or financial details. If it's a legitimate call from a company you're interested in or are already a customer of, you can always call the company directly
3. If you suspect a scam, don't press any phone buttons during the call. This could redirect you to a premium-rate number which you will be charged for.
4. If possible, get the cold call phone number and company name (dial 1471 to check the number if you don't have caller display). These details will help the Police to take action.
5. If the cold caller withholds their phone number, make a note of the time of the call , your phone operator may be able to trace it.
- 6.

How to spot a scam

Have you had an offer to invest some money or have you been told that you have won a prize? The paperwork may look professional or the call may seem genuine but it could be an attempt to get you to part with your money. A scam is anything that makes you think you will benefit from something when you actually lose out.

- Does an offer sound too good to be true?
- Did I receive a call out of the blue?
- Do I have to provide my bank or credit card details?
- How can I have won a competition I have not entered?
- Do I have to ring or fax a premium rate number?
- Has the letter come from overseas?
- Is the address a PO Box number?
- Are you rushed into making a decision e.g. you might be told that you must reply straight away or the money will be given to someone else?
- Do I have to make a purchase to win a prize?
- Are they very persistent and will not take no for an answer?

If the answer to any of these questions is yes, be cautious. Remember if an offer sounds too good to be true it probably is. Resist the temptation to respond - once you respond to bogus promotions, your name and address is likely to be placed on other lists for similar scams. Do not give your bank or credit card details to anyone unless you know who they are and you know what you are getting for your money.

Be sceptical – why would someone who doesn't know you want to give you something for nothing?
If you spot a scam tell your family and friends so that they don't get conned.

POLICE ADVICE FOR YOU

The advice from the Police is:-

- **Do not accept cold calls**
- **Do not give out any personal details**
- **Do not give out your bank details**
- **Do not rise to the caller**
- **Do not accept their reassurances**

If the caller becomes insistent and uses heavy tactics, PUT THE PHONE DOWN.