

## **NO HANG UP SCAMS**

'No Hang Up' scams are a particularly worrying type of scam which are becoming more common as of late particularly with are elderly and vulnerable residents.

This is where the scammer will call the victim and tell them that there is a problem with their banking. The scammer will ask for the victim's PIN number and/or passwords. If the victim starts to become suspicious, the scammer will tell the victim that if they don't believe them, that they will hang up and that the victim then needs to call their bank or the Police immediately. They will do this with the intent of panicking the victim and making them feel flustered.

The scammer will then tell the victim that they are about to hang up and that that the victim must dial either 999 or their bank's telephone number (which is on the back of their bank card) straight away.

Because the victim is now feeling flustered, they don't always realise that the scammer has not hung up the call. The victim will then dial 999 or the telephone number for their bank. Due to them panicking, they do not realise that there is no dial tone before they dial.

The scammer will then "answer" the call pretending to be the Police or the bank.

The victim will then believe that they are now talking to the Police or their bank. The scammer will ask lots of questions, so all the financial information that the victim believes is going to the Police or the bank is in fact, going to the scammer.

The scammer's whole purpose is to cause the victim panic so they aren't 100% concentrating on what they are doing and miss the important element that they have not hung up the call and that the line is still open.

- ❖ **ALWAYS** CHECK FOR A DIAL TONE WHEN PHONING THE POLICE OR BANK IF THIS HAPPENS TO YOU.
- ❖ USE A DIFFERENT PHONE WHEN MAKING THE SECOND PHONE CALL.
- ❖ ALWAYS TERMINATE THE CALL EVEN IF THEY SAY THEY ARE GOING TO.
- ❖ ALLOW YOURSELF SOME TIME TO COMPOSE YOURSELF AND THINK STRAIGHT.
- ❖ PHONE A TRUSTED FRIEND OR FAMILY MEMBER.
- ❖ The most important point here is, THE POLICE WILL **NEVER** ASK YOU FOR ANY FINACIAL INFORMATION AND THE BANK WILL NEVER ASK YOU FOR YOUR PIN OR PASSWORD.

We have had increasing amounts of reports of this type of scam and it is very important that we spread this advice to as many people as possible. Please share this information on your social media and to any family and friends who you believe would benefit from reading this.