

Cross Party Group on Older People and Ageing

9 October 2013, Conference Room 24, Tŷ Hywel

Note of Meeting on Scams

Attendees	Apologies
Mike Hedges AM - CHAIR	Bethan Jenkins AM
Darren Millar AM	Simon Thomas AM
Janet Finch-Saunders AM	Ed Bridges, Royal Voluntary Service
Mark Isherwood AM	Ruth Crowder, College of Occupational Therapists
Julie Morgan AM	Cathrin Manning, Red Cross
Lindsay Whittle AM	Ana Palazon, Stroke Association
Steve Cushen AMSS (Mike Hedges AM)	Phyllis Preece, National Pensioners Convention
Jackie Radford AMSS (Aled Roberts AM)	John Davies, National Old Age Pensioners Association of Wales
Gerry Keighley, Age Cymru	Rachel Lewis, Age Alliance Wales
Andrew Bertie, Scambusters	John Vincent, Welsh Senate of Older People
Tim Hodgson, Scambusters	Carol Maddock, Older People and Ageing Network (OPAN) Cymru
Chris Jones, Care & Repair Cymru	Phil Vining, Age Concern Cardiff and the Vale
Lynda Wallis, Vale 50+ Strategy Forum	
Daisy Cole, Older People's Commissioner's Office	
Monika Hare, Older People and Ageing Network (OPAN) Cymru	
Roby Miles, Glaxo Smith	
Graeme Francis, Age Cymru	
Laura Nott, Age Cymru - SECRETARY	

Welcome and introductions

Mike Hedges AM welcomed everyone to the meeting and asked everyone to introduce themselves around the table.

Election of Group Secretary

Age Cymru was elected to continue to provide secretariat support to the Cross Party Group. Laura Nott will take over these duties from Ceri Cryer.

Date of AGM

The date of the Cross Party Group AGM was agreed as 7 May 2014.

Presentation by Andrew Bertie, Scambusters

The Scambusters Wales Team, established by Wales Heads of Trading Standards, was launched in April 2009 and is managed from City of Newport Trading Standards with teams of officers based in the North and South of Wales. The team is under the governance of the 22 individual Trading Standards Services in Wales.

The Scambusters Team deal with 'cold call scammers' across Wales, this includes doorstep rogue traders and business crime. They have the power to prosecute 'scammers' and seek to recover money for victims through the Proceeds of Crime Act. Scambusters are currently working alongside various organisations, including Age Cymru, to spread the message about scams in Wales.

Andrew Bertie shared some case study examples with the group:

1. A blind man living alone with some Social Services support was cold called by rogue traders 12 months after a previous cold call. They told him he needed some work on the tiles on his roof. They took him to his local bank and one stood over him whilst he made the cash withdrawal. He then took him by the arm and led him out of the bank and back to their vehicle. They then took him back to his bungalow.

When they arrived back and just before starting work a social worker arrived and confronted the men as clearly no work was required to the roof and requested the return of the money they had taken. The money was returned and the men made off. The local trading standards team was called and the matter was investigated by the Scam Busters Team who linked the men to a similar incident in another area where unnecessary and poor quality work was carried out.

One of the offenders was traced and arrested and when he appeared at court was sentenced to 14 months in prison.

2. Another example showed an individual being scammed of £90,000 for repair and renewal work. This led to the individual's health being affected. Statistics show how scams can affect health and potentially cause death.

Andrew asked the group, 'when did you last receive a cold call?', 'when you're in your 80's, how will you feel then?'

Andrew shared some statistics with the group, including; 63% of victims are re-victimized. This presents opportunities for law enforcement. It's not a case of after the horse has bolted.

Studies have shown that such incidents are hugely under reported, mostly due to embarrassment on behalf of the victim and the thought people may have that they can no longer cope. Statistics also show that such incidents seriously affect the health of the victim.

Presentation by Gerry Keighley, Age Cymru

Gerry started by summarising the Age Cymru campaign into one word – protection.

He has been speaking to older people, who have all shared with him how they have been bombarded and intimidated by scams and pressure selling techniques. They have been left feeling misled and frustrated. They also worry, and are sometimes intimidated by, doorstep callers, who try to sell something they don't want or need, for example, a new drive or roof. Older people are still being escorted to banks by conmen to draw out large sums of money - it starts with a knock on the door.

Gerry emphasised that online companies provide a platform for criminals of all kinds through email. Older people are being encouraged to join the digital network, but can we prevent scams being sent to people's email accounts? Gerry suggested the possibility of working more closely with broadband suppliers who could do more to prevent scams, whether it be cloud based or on their individual PCs. This could be subsidised by broadband providers, big business, community programmes or even the state. The vital outcome would be for scams to be blocked from their inboxes.

Age Cymru believes Royal Mail should look at mail when it is delivered to their offices and when delivering it to older people's homes. Older people who receive scam mail can receive up to 3-4 scam letters every day. Age Cymru is seeking to work closely with Royal Mail, trading standards and potentially social services. Royal Mail fed back that they have a duty to deliver all mail - but Gerry asked if this should be the case, mentioning the delivery of drugs as a comparison.

Postal and phone preference services claim to offer some relief, but they don't block criminals, especially foreign ones and much of the post is addressed by name so it falls outside the scope of the preference services. The key message here is we believe the telecommunication companies have a responsibility to provide more protection for their vulnerable customers.

Age Cymru is also calling for the bureaucracy to be taken out of creating No Cold Call Zones making them legally enforceable. This would help to address the doorstep crime issues highlighted by Andrew Bertie previously. Wales could lead the rest of the UK in this area. Gerry requested support from the Assembly Members present for help with this.

Questions

Darren Miller AM – we've received questions at our surgery but we have not been satisfied with the response. One story was about an individual who was swindled 3 times due to solar panels not working on his house. I'm really encouraged by the scams campaign and fully support Age Cymru. AM's could write an Assembly 'Statement of Opinion', highlighting the points raised at the CPG. We need to see if the Local Government Minister can also highlight points about scams.

What steps is Local Government taking to help older people to stop rogue traders?

Lindsay Whittle AM – can we try and get money back to older people?

Andrew Bertie – one person is in bail after £200,000 was taken from someone's account. Scambusters are currently pursuing this case and trying to get the money back. If you can see the criminality of the scam, for example, a credit card is used to make the payment; it is easier to get the money back.

Lindsey Whittle AM – we can name and shame scammers. It's also important to be aware that a lot of children are affected by scams.

Janet Finch-Saunders AM – a close relative of mine, whose wife is disabled was ripped off after replacing their drive way. During the work, the scammers blocked my relative's car in the drive way so that he couldn't go to the hospital with his wife - until they paid £40,000. The police got involved in this case. Another example is a gentleman who was offered a brand new kitchen and went 3 days with no washing facilities until the scammers were provided with £1000 deposit. After 3 weeks, the scammers never went back to finish it. It can happen to anyone. I will work with the Local Government Minister to step up the mark. A query of mine is if they're on bail, why can't they charge?

Andrew Bertie – unfortunately we haven't yet been able to charge the people in that case. We are continuing to work with the police on this.

Mark Isherwood AM – Where does the legality stand when tackling scams? With the Assembly or Westminster? A member of this group could write to the Assembly Commission to get their perspective on where competence lies. What attempted dialogue has been received from organisations?

Gerry Keighley – We have been in touch with Royal Mail, BT and other organisations and continue to seek to hold constructive dialogue with them. A roundtable discussion to be hosted by Baroness Randerson has been arranged to be held at the Wales Office in a month's time, at which we hope all the key organisations will be present.

Lynda Wallis – a very high number of older people are being scammed and won't tell anyone as they are afraid of being looked down upon for falling for it. This problem is a lot larger and we're getting the message out there, but older people are ashamed. Please let us know if there is anything our forum can do to help.

Chris Jones – Care & Repair Cymru pledge our support to this campaign. There needs to be more information shared about reliable contractors. There is a lot of local work being carried out on producing lists of reputable people by Care & Repair.

Mike Hedges AM – we would like to officially support this campaign and create a 'Statement of Opinion', gaining AM's support and what they can do to support us. We need to get more publicity about scams and making people aware of the risks. What can we practically do about no cold calling zones? Can we have the zones in cities, rather than smaller areas?

Andrew Bertie – we need cold calling zones across Wales. Who calls on you? Legitimate businesses do not call at homes anymore.

Gerry Keighley – it would be great to say that Wales is the safest country against scams before the rest of the UK.

Mike Hedges AM – if credit cards were used to take out large payments, the bank would contact you and question the deposit to ensure that it was genuine. But, when you take out money direct from the cash machine, it is not monitored. We need to work closer with banks to ask why this is and if they can change this.

Graeme Francis – banks have tightened up their protocols but local responses are still heavily reliant on staff training.

Mark Isherwood AM – from my experience, scammers were generally identified before the cash withdrawal was taken out as staff had received sufficient training. I would always recommend to 'know your customer' as an essential scheme to build relationships. That way you would recognise when there was a problem.

Mike Hedges AM and **Mark Isherwood AM** agreed to meet to discuss this further.

Chris Jones – scams about energy efficiency, trading off the back of government schemes such as the Green Deal are also being used more frequently at present

Daisy Cole – the Older People's Commissioner's Office supports this campaign and will work closely with Age Cymru

Mike Hedges AM – Assembly Member's will do what we can to stop this from continuing to happen.

The meeting was drawn to a close.

Recommendations / actions

- Cross Party Group members to jointly sign a Statement of Opinion to support Scambusters and Age Cymru's scams campaign
- Cross Party Group to write to Lesley Griffiths AM, Local Government Minister, to ask what Welsh Government can do to tackle scams
- To find out where responsibility lies on doorstep scams through the Assembly Commission. With the Assembly or Westminster?
- Mike Hedges AM and Mark Isherwood AM to work more closely with banks when raising scam issues

Date of next meeting

5 February 2014