

ANGUS COUNCIL

POLICY ON FINANCIAL HARM

LEGISLATION

This policy will operate under the terms of:-

- Section 20 of the Local Government in Scotland Act 2003 which enables “a local authority to do anything it considers likely to promote or improve the well-being of its area, persons in that area, or both of these”.
- Sections 4 and 5 of The Adult Support and Protection (Scotland) Act 2007 which requires local authorities in co-operation with partners to inquire into the circumstances of an adult at risk of harm (including financial harm) and to decide whether action is needed to protect them.
- Consumer Protection from Unfair Trading Regulations 2008 which makes trading standards the enforcement authority when people are harassed or coerced into receiving a service or signing a contract.

FINANCIAL HARM – THE NEED FOR ACTION IN ANGUS

Angus Council recognises that its citizens, especially its more vulnerable citizens are being financially harmed by the activities of scammers.

Every day Angus people are being defrauded:-

- by doorstep salesmen or rogue traders;
- by the mail scammers promising access so called cash prizes;
- by scammers pretending to be boyfriends/girlfriends and asking for money;
- by callers insisting that they need bank details, e.g. to refund mis-sold payment protection;
- by callers offering to repair the major fault in their computer;
- by people getting personal information about individuals in order to commit crimes involving identity theft and fraud.
- by new scams (scammers regularly develop new ways of getting money from more vulnerable people)

SCALE OF THE PROBLEM

It is impossible to calculate exactly how much money is lost by Angus people to the scammers but it almost certainly runs into millions of pounds each year - some Angus people have lost their life savings.

It is known that the individuals and networks behind these scams have close links to organised international crime and that the proceeds from financial scams are used to help fund both drugs, people trafficking and international terrorism.

ANGUS COUNCIL ACTION – A SCAM FREE ANGUS

Angus Council will:

- Have no tolerance for any financial exploitation of its citizens whether by mail or phone scammers, by avaricious individuals or doorstep callers;
- Work with the following partners to pursue the goal of a scam free Angus: the Angus Adult Protection Committee, Police Scotland, local businesses, local voluntary organisations, church groups, NHS Tayside, post offices, Royal Mail, banks, building societies, community councils, and other local groups;
- With partners devise and implement a communication strategy to raise public awareness of financial scams;
- Take every opportunity to publicise the nature and scale of the problem and the help available to support victims;
- Provide a rapid response service to anyone referred as a victim of a financial scam and offer ongoing support whenever this is requested and needed;
- Ensure the closeness and effectiveness of the ongoing partnership between the Council's Trading Standards and social work and adult protection staff;
- Ensure information is appropriately shared with relevant Council colleagues and partner agencies to prevent any adult in Angus slipping through gaps in the services provided by different teams, departments, organisations – it's everyone's job to protect Angus people from financial harm;
- Ensure publicity is given to any new types of scam identified in order to alert the public
- Collect and pass on intelligence to the appropriate bodies especially local police and Action Fraud to facilitate criminal proceedings against scammers;
- Encourage officers to play an active part in contributing to both UK and Scotland anti- fraud activity;
- Engage with people with particular needs, for example communication difficulties to both alert them to the dangers of financial scams and also to offer support;
- Take examples of good practice from within and outwith Angus to ensure that service delivery on financial harm is both of high quality and continuously improving.