

APPENDIX A 2 Scam Case studies

Quality of Life	£ loss to the victim to date	Annual Savings for the victim	Annual Savings for the Public purse	Money lost to Halton's economy per year
<p>Miss F read a press release that we issued re a bogus caller phoning to ask about bus passes. She had received such a call. This elderly lady is partially sighted and requires 4 visits from carers per day. She had been sending money to approximately 6 international lotteries for several years (all scams). After our visit Mrs F stopped playing the scam lotteries. She started to receive phone calls from the Irish Lottery and has also received two cheques from them for £7 each (this is not uncommon with scam lotteries because they want to entice you back). The European Lottery also wrote to her to say that any winnings under 250 Euros would be credited to her lottery account.</p>	Est £2880	£720	Cost avoidance as Miss F is living independently	£360
<p>Mr J is 66 and has been the victim of two concurrent romance scams that appear to have started shortly after he lost his wife. He was referred to us by Social Services at the beginning of August 2015 in an already dire situation. He has given the ladies involved £30,000 in less than 12 months, taking loans out for £24,000 in order to raise the money and they have also used him to launder their money. He is convinced that the ladies are genuine and that one of them is moving to England to marry him. The Police are investigating money-laundering offences that he has committed. The police are trying to avoid a prosecution against Mr J. They have seized £14300 from his account which the scammers have sent him and there will be a forfeiture hearing in November. Mr J lives in a shared ownership house - 25%</p>	£30,000			£15000

mortgage and 75% rent. Whilst he had negotiated a reduction in his mortgage payments with the building society, he had failed to pay his rent for 3 months and he has not made any payments on any of the loans which he took out in November 2014. Mr J has had his phone cut off because he didn't pay the bill but he is still paying for broadband so that he can contact the two ladies. The bank has advised him that they will be closing his account at the end of September (on which he is overdrawn) because despite the involvement of the police he has continued to accept payments from the scammers and transfer it back to them. Mr J has been referred to the CAB for advice on an IVA and we've made arrangements with Silverline for him to have a Silverline friend because he feels lonely – there's normally a 3 month waiting list for this service. Social Services have referred Mr J for psychological therapy. We have spoken to Mr J's son who has stated that this has all happened since his wife died. We continue to attempt to work with Mr J but at the time of writing (mid-August 2015) he is still absolutely convinced that both ladies actually exist and everything they have told him is true.

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