



# VILLAGE WATCH



Newsletter of South Anston Village Neighbourhood Watch  
in conjunction with South Yorkshire Police  
Edition 300 – MARCH 2023

View on the Anston Parish Council website: <https://www.anston.gov.uk> under **Community**

## ➤ PENSIONS SCAMS

### ❖ How pension scams work

Scammers usually contact people via phone, email or text, or even advertise online. They may be introduced to you by a friend or family member who is also unknowingly being scammed. Scammers will try to gain your trust by claiming they are authorised by the FCA, or that they don't have to be FCA authorised because they aren't providing the advice themselves.

### ❖ Scam offers often include:

- free pension reviews
- higher returns – guarantees they can get you better returns on your pension savings
- help to release cash from your pension even though you're under 55
- high-pressure sales tactics – the scammers may try to pressure you with 'time-limited offers' or even send a courier to your door to wait while you sign documents
- unusual investments – which tend to be unregulated and high risk like overseas property, renewable energy bonds, forestry, storage units - and may be difficult to sell if you need access to your money
- complicated structures where it isn't clear where your money will end up
- arrangements where there are several parties involved (some of which may be based overseas) all taking a fee, which means that the total amount deducted from your pension is significant
- long-term investments – which mean it could be several years before you realise something is wrong

### ❖ 4 steps to protect yourself from pension scams

#### ✓ 1 Reject unexpected offers

If you're contacted out of the blue about a pension opportunity, chances are it's high risk or a scam. If you get a cold call about your pension - it's illegal, just hang up. Report pension cold calls to the Information Commissioner's Office – see **CONTACTS**. If you get unsolicited offers via email or text - ignore them. Professional advice on pensions is not free. A free offer out of the blue (from a company you have not dealt with before) is a scam. Do not be talked into something even by someone you know. They could be getting scammed as well, so check everything yourself.

#### ✓ 2 Check who you're dealing with

Check the FCA Register to make sure that anyone offering you advice or financial services is FCA authorised. If you don't use an FCA-authorized firm, you also won't have access to the Financial Ombudsman Service or Financial Services Compensation Scheme so you're unlikely to get your money back if things go wrong. If the firm is on the FCA Register, call the Consumer Helpline to check the firm is permitted to give pension advice. Check they are not a clone – a common scam is to pretend to be a genuine FCA-authorized firm. Always use the contact details on the Register, not the details the firm gives you. Check the FCA Warning List. You can also search to see if the firm is known to be operating without authorisation. Check to see if they are registered with Companies House. Search the company name and the names of the directors online to see if others have posted any concerns.

#### ✓ 3 Don't be rushed or pressured

Take your time to make all the checks you need. Don't be rushed or pressured into making a decision.

#### ✓ 4 Get impartial information or advice

Always seek financial advice before changing your pension arrangements. You can contact the Money and Pensions Service (formerly The Pensions Advisory Service) at <https://moneyandpensionsservice.org.uk> 0800 138 7777. If you opt for an adviser, make sure they are regulated by the FCA and never take investment advice from the company that contacted you, as this may be part of the scam.

### ❖ If you have been a victim of this type of fraud, report it to Action Fraud - see **CONTACTS** below.

- Report to the FCA – you can report an unauthorised firm or scam to the FCA by contacting their Consumer Helpline on 0800 111 6768
- You can report nuisance calls and messages to the Information Commissioner's Office using their online reporting tool or by calling 0303 123 1113.
- If you've agreed to transfer your pension and now suspect a scam, contact your pension provider straight

away. If you are unsure of what to do, contact the Money and Pensions Service for help.

- If you have already invested in a scam, fraudsters are likely to target you again or sell your details to other criminals. The follow-up scam may be completely separate or could be an offer to get your money back or to buy back the investment after you pay a fee.

➤ **CONTACTS**

- ❖ **SY Police:** <https://www.southyorks.police.uk>
- ❖ **Emergencies:** call 999:
  - When there is a threat to life (including traffic accidents where persons are injured, the road is blocked or a vehicle involved in the accident has failed to stop); A serious offence is actually in progress; Violence to a person or damage to property is imminent; A suspected offender is still at the scene of a crime or any delay in reporting the incident may prevent the offender being apprehended; Serious disruption to the public is currently taking place or, is likely to take place.
- ❖ **Non-emergencies: call 101:** to report a crime not currently taking place, or to give information. Calls to 101 cost 15 pence per call from landlines and mobiles - no matter how long you're on the phone.
- ❖ **Report an incident online:** As an alternative to 101, you can report a non-emergency incident online at <https://www.reportingcrime.uk>, or from the main SYP web page under **Report something**
- ❖ **Crimestoppers:** report crime or suspicious activity anonymously by calling 0800 555 111 Monday-Friday 08:00-22:00; Saturday and Sunday 10:00-16:00 or online at <https://crimestoppers-uk.org>
- ❖ **Action Fraud:** To report fraud if you have been scammed, defrauded or experienced cyber crime: the Action Fraud contact centre: 0300 123 2040. You may make the report anonymously. Text phone users can ring 0300 123 2050. Report fraud online at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- ❖ **National Cyber Security Centre NCSC:** You can report a suspicious website link or URL using the form in this link: <https://www.ncsc.gov.uk/section/about-this-website/report-scam-website>
- ❖ **The Financial Conduct Authority (FCA):**  
<http://www.fca.org.uk/register>
- ❖ **Advertising Standards Authority (ASA):** Report an online scam ad at: <https://www.asa.org.uk/make-a-complaint/report-an-online-scam-ad.html>
- **South Anston Village Neighbourhood Watch Co-ordinator:** Bryan Saunby: 01909 565194

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**CRIMES REPORTED IN SOUTH ANSTON IN JANUARY**

Crime on or near	Crime Category	Crime on or near	Crime Category
Petrol Station	Public order	Orchid Way	Violence offences x 2
Petrol Station	Shoplifting x 2	Parkstone Place	Vehicle crime
Church Court	Vehicle crime	Second Lane	Public order
Lidsters Lane	Shoplifting	The Haven	Burglary
Mill Lane	Violence offences	The Haven	Public order
Orchard Gardens	Violence offences x 2	The Haven	Violence offences
Orchid Way	Criminal damage/arson	Yeomans Way	Violence offences

**CRIMES REPORTED IN NORTH ANSTON IN JANUARY**

Crime on or near	Crime Category	Crime on or near	Crime Category
Bennett Croft	Vehicle crime	Plantation Avenue	Shoplifting
Caldbeck Place	Other theft	Sanctuary Fields	Anti-social behaviour
Caperns Road	Drugs	Scarborough Close	Violence offences
Caperns Road	Vehicle crime	The Green	Anti-social behaviour
Caperns Road	Violence offences x 4	The Green	Public order x 2
Common Road	Anti-social behaviour	The Green	Shoplifting x 2
Granary Court	Violence offences	Thirlmere Drive	Anti-social behaviour
Hanging Bank Ct	Violence offences	White Gate	Violence offences
Hawkshead Cresc	Violence offences	Windmill Road	Burglary
Manvers Close	Other theft	Windmill Road	Criminal damage/arson
Memory Lane	Violence offences x 2	Woodland Drive	Other theft
Patterdale Way	Anti-social behaviour	Woodsetts Road	Burglary
Peacock Lane	Vehicle crime	Wright Street	Criminal damage/arson