

Your Legal Questions

Jenny Brading
Solicitor



Q. I've just received a letter advising me that I have won a lottery prize and that I need to ring the sender within 8 days and provide my bank details so that my winnings can be paid. My daughter believes that this is a scam and that I should destroy the letter. Is this a scam, how should I protect myself?

A. Scams can take various forms such as unsolicited prize draws, lotteries or windfalls, pyramid schemes, clairvoyant scams and emails and text messages linked to a premium rate telephone line. The letter that you mention is almost certainly a scam. Sometimes the letters, emails and website appear to be well put together and legitimate but do not be fooled.

To protect yourself from scams:

- Read letters, brochures, emails and text messages carefully and seek professional help if it involves a lot of money or time
- Make sure you know who you are dealing with, check independent sources to verify any claims made by a sales person, investments adviser or advertisement
- Make sure you understand all the terms and conditions of any offer made to you, ask for an explanation of anything you don't understand
- Don't provide any financial or other personal details before you are sure that the company is legitimate
- Deal with companies you know and trust
- Don't call premium rate telephone lines - they can cost £1.50 a minute or more and you may lose £15 for every call you make
- Do not assume a credible-looking Web site is credible. Anyone can create a Web site that looks legitimate.
- Complicate your passwords. Don't use a word or number easy to guess, such as your significant other's name or birthday. Change them frequently.
- An old financial cliché that is highly relevant is, "If it seems too good to be true, it probably is."

Jenny Brading is a Solicitor & Trust and Estates Practitioner and a member of Solicitors for the Elderly

Direct dial 01934 637931

brading@powellslaw.com