

Protecting vulnerable people from fraud

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Criminals are constantly evolving their tactics to exploit vulnerabilities, especially when it comes to online fraud. With the rise of sophisticated digital scams, vulnerable individuals are at greater risk of losing their life savings in a single click or tap. However, it's not just online fraud that poses a threat. Traditional "doorstep scams" still prey on households, often targeting those who are less able to protect themselves.

Who is considered a vulnerable person?

A vulnerable person is typically an adult over the age of 18 who, due to age, illness, mental health issues, disability, or other impairments, is unable to protect themselves from harm or exploitation. The legal definition of a vulnerable adult can be found in [Section 2 of The Police Act 1997 \(Enhanced Criminal Record Certificates\) \(Protection of Vulnerable Adults\) Regulations 2002](#).

What can be done to protect vulnerable people?

Fortunately, several measures can be implemented to help protect vulnerable individuals from falling victim to fraud.

Lasting Power of Attorneys

One of the most fundamental ways to protect a vulnerable person is through granting a Lasting Power of Attorney (LPA). This legal tool allows a trusted person to manage their finances, helping to intercept any potential fraudulent schemes before they escalate.

Register with CIFAS

The Credit Industry Fraud Avoidance System (CIFAS) offers a [protective registration service](#) for those concerned their personal details may have been stolen.

For a £30 fee over two years, CIFAS flags the individual's information in their National Fraud Database, alerting organisations to perform extra identity checks before any transactions occur.

Vulnerable Victims Notifications

The [VVN initiative](#) enables the police to inform financial institutions of a customer's vulnerabilities. Once notified, the bank or financial service provider can apply additional security measures to the customer's accounts, reducing their exposure to fraud.

Taking protective measures against scams

Scams come in many forms, including phone calls, emails, doorstep cons, and even dating scams. [Age UK provides a wealth of information on common scams and steps to prevent them](#). Directing vulnerable individuals to these resources can be critical in safeguarding their financial well-being.

How can you help vulnerable people protect themselves?

Fraudsters often use pressure tactics, creating urgency to trick their targets. It's important to explain to vulnerable people that legitimate financial institutions will never:

- Rush them into making quick decisions.
- Ask them to install software on their devices.
- Request the transfer of funds to a "safe" account.
- Ask for their full PIN, password, or passcode.

If a vulnerable person feels uncomfortable or pressured, they should immediately hang up or disconnect.

Key reminders for vulnerable individuals:

- Never share sensitive information, even if the caller seems legitimate.
- Always verify suspicious calls by contacting their bank directly using a trusted number.
- If they think they've been scammed, inform their bank or financial institution immediately.

Don't allow vulnerable people to become isolated

Isolation can increase the risk of fraud. Stay connected with vulnerable individuals, whether they are family or friends. Regular visits and conversations about the dangers of scams can significantly help protect them. Prevention is always better than a cure, especially when dealing with relentless fraudsters.

If you are concerned about the well-being of a vulnerable person and want advice on how to protect them from fraud, contact [James McMullan](#) today for expert guidance. Together, we can safeguard their future.

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Note: This article is not legal advice; it provides information of general interest about current legal issues.

