Not everyone who comes to our front door is out to trick us or to take advantage of us, but it is important to be aware that some people are happy to prey on those who might be particularly vulnerable as a result of their age or a health problem. And criminals are increasingly using letters, phones and the internet as a way of tricking people out of their money, usually by promising amazing rewards to the victim at some point in the future if that person pays money up front now. Being a victim of this kind of behaviour can be extremely distressing and frightening, and in the worst cases can lead to financial ruin for the person concerned.

**What to look out for**

- Bogus callers and distraction burglary
- Rogue traders and workmen
- Scams by letter, email or phone

**What to do**

If you are the victim of a rogue trader or bogus caller, or have been tricked into giving away your money to a scammer, then don’t be embarrassed and don’t stay silent; reporting your experience may help you to get your money back, and will hopefully ensure that the culprits are brought to justice, and that other people are protected from going through the same upsetting experience as you have.