



## Wales Against Scams Partnership (WASP)

### Action Plan 2016

#### Combined plans by:

Age Cymru, Barclays Bank, British Gas, Crimestoppers (Wales), Get Safe Online, Gwent Police, Gwent Police and Crime Commissioner, Information Commissioner's Office, Lloyds Bank, National Trading Standards Scams Team (NTSST), Older People's Commissioner for Wales (OPCW), South Wales Police, South Wales Police and Crime Commissioner, Welsh Heads of Trading Standards (WHOTS), Welsh Local Government Association (WLGA)

**Introduction by the Joint Chairs of WASP – Sarah Rochira, Older People's Commissioner for Wales and Ian Thomas, Chief Executive, Age Cymru.**

**“Scams have a devastating and lasting impact on older people’s lives. Scams are crimes that not only part older people from their life savings, but also deeply affect their confidence, their desire to get out and about, and undermine their pride and dignity. Scams ruin lives and it is time to recognise scams for what they are: theft and criminal deception, types of abuse that often prey upon the most vulnerable individuals in society.**

**WASP brings together the key partners and will help to coordinate efforts and share good practice across Wales. It is a proactive response to tackle scams in all their forms and will help individuals and communities to be more resilient and more aware of their dangers. I am pleased to support this collaborative, all-Wales approach to scams prevention and that will help to ensure that older people across Wales are better protected from scams and the criminals who perpetrate them.”**

1. Raising	What needs to happen?	Who does it?	By when?	Impact on vulnerable people
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awareness and de-stigmatising scams				
Launch WASP Charter	<p>Hold an event to raise political awareness of scams and ways to better protect vulnerable people. Attract national media coverage.</p> <p>Organise Wales conference.</p>	<p>WASP members</p> <p>NTSST</p>	<p>March 2016</p> <p>March 2016</p>	<p>Raise awareness of the work being done in Wales so older people are better protected and supported</p>
Scams Awareness Month	<p>Develop consistent messaging for Scams Awareness Month</p> <p>Support and promote Scams Awareness Month</p> <p>Key branches to continue to build strong relationships with Trading Standards &amp; Age Cymru. Branch Managers will contact in June to agree plan for July Scams month</p>	<p>WASP members</p> <p>NTSST</p> <p>Barclays</p>	<p>July 2016</p> <p>July 2016</p> <p>June 2016</p>	<p>Awareness raising for older people and their families</p> <p>Awareness raising</p> <p>Reduce the amount of scams / fraud</p>
Get Safe Online Week	<p>Raise awareness of 'Get Safe Online' week</p> <p>Develop consistent messaging for all lead agencies</p>	<p>WASP members</p> <p>Get Safe Online</p>	<p>October 2016</p>	<p>Awareness raising of how to stay safe online</p>
Scams Awareness Project	<p>Seek continued funding for Scams Awareness Project for people with dementia and carers</p>	<p>Age Cymru</p>	<p>Ongoing</p>	<p>More awareness of scam threats among people with dementia and their carers</p>
Public awareness	<p>Continue to directly raise awareness with older people's groups on the dangers of scams and how to protect against them</p>	<p>Age Cymru</p>	<p>Ongoing</p>	<p>Increased awareness among at risk groups and their families/carers</p>
	<p>To support National campaign initiatives by</p>	<p>OPCW &amp; all</p>	<p>May 2016</p>	<p>Raise awareness of older people in</p>

	partner agencies to address fraud or scams of older people	partner agencies		Wales who are exploited through fraud/scams
	Promote scams awareness via Friends against Scams (previously known as SCAMfriends) and Local ASP's	NTSST	July 2016	Greater awareness of scams on a local, regional and national level
	Promote E-learning and Knowledge hub	NTSST	April 2016	Raise awareness and understanding of the problem
	Provide support to older victims and potential victims of scams through direct provision of Information and Advice services.	Age Cymru	Ongoing	Better informed older people and families/carers
	Maintain high profile of scams in the media to support increased public awareness	Age Cymru / WASP members	Ongoing	Increase public awareness and change culture to reduce stigma from scams
To actively educate customers, reducing the number of vulnerable customers that are exploited through Fraud/SCAMS	Tony Parker, CSO, South Wales Police to attend a Branch Manager meeting to further update and up skill Branch teams re spotting potential situations Branch Manager	Barclays Bank	4 <sup>th</sup> June	Staff will recognise more potential situations providing prevention & reassurance
	Key branches to start to build relationships with Alzheimer's society. Branch Managers to contact in June, following Suzanne Jones lead in Ammanford	Barclays Bank	30 <sup>th</sup> June	Increase awareness and support available
	To have a 'pop up' shop in every key branch during July to promote 'Prevention' - working with Age Cymru, Trading Standards and Alzheimer's Society	Barclays Bank	31 <sup>st</sup> July	Increase awareness and support available
To help educate	To meet Get Safe Online, and agree a plan	Barclays Bank	31 <sup>st</sup> August	Increase awareness & support available

customers in a Digital world, keeping them safe.	as to how to include in our 'Tea & Teach' sessions  To organise a Tea & Teach in every key site, specifically educating customers in partnership with Get Safe Online		During September & October	
All older and vulnerable people are able to safeguard themselves from scams and swindles and be aware of protection and support available when necessary	Support the production of a National campaign – i.e. an all Wales approach to ensure consistency.	Gwent Police/OPCC	May 2016	Older and vulnerable people to feel confident to report scams thereby allowing consistency in recording. (This will be measured by use of victim's satisfaction survey looking at % of older and vulnerable people who feel safe after reporting a crime).
	Social media and media campaign – Clear message of how to report or ask for advice.	Gwent Police/OPCC	May 2016	As above
	Community support officers, frontline line staff within adult safeguarding, CAB and other partners to assist relay the message and effective use of OWL	Gwent Police/OPCC	May 2016	As above
	Adapt short film to raise awareness to colleagues and community at large (to be placed on PCC website)	OPCC	April 2016	As above
	Consider the development of 'GETSAFEONLINE' road shows (setting up stalls in shopping centres giving advice about fraud).	Gwent Police/OPCC	May 2016	As above
	Following robust evaluation of initiatives secure funding to support the roll out of similar initiatives within Gwent e.g. 'GETSAFEONLINE'	OPCC	May 2016	As above

<p>Use Charter to assist local government in the essential prevention and protection role which it seeks to provide, in partnership with other stakeholders.</p>	<p>Trading standards services will wish to play a full part in making the charter a key document in the fight against this type of criminal activity. In order to do this, the role of trading standards will need to be reiterated within the local government family.</p>	<p>WLGA</p>	<p>Ongoing</p>	<p>Reflect the wider consequences of scam and fraudulent activity, especially on the vulnerable and elderly who are frequently targeted.</p> <p>The reflection of the indirect costs savings to treatment and care services which are avoided as a result of the prevention of scams is essential.</p> <p>Dual benefit to the individual who is protected from a fraud, and also the “system” benefit where care and treatment cost is avoided.</p>
	<p>Engaging with local politicians, senior officers and policy makers in Wales to promote the Charter.</p>	<p>WLGA</p>	<p>Ongoing</p>	<p>As above</p>
	<p>Four key influencing groups of people within local government will receive a copy of the Charter; and copies will be provided for display in buildings with public access.</p> <p>An electronic copy of the charter will be provided to each local councillor via member services in each local Authority.</p> <p>An electronic copy of the charter will be provided to each chief executive of the local authorities in Wales.</p> <p>An electronic copy of the charter will be provided to each Director of Public Protection in Wales.</p>	<p>WLGA</p>	<p>March 2016</p>	<p>As above</p>

	Copies of the charter will be provided - alongside a request to each of the above, to discuss with their trading standards team, local fraud and scam issues with a view to embedding education and enforcement activity across Wales.			
	The charter will also be uploaded to the WLGA website, and copied to all staff within the organisation, ensuring at a policy level, all areas of local government are aware.	WLGA	March 2016	As above
Develop approaches to address scams in law enforcement	Scoping exercise to ascertain the work already taking place within the Force to address this issue.	South Wales Police	August 2015 <b>Action Completed</b>	Clear understanding of the work already being undertaken across South Wales Force area. Assist in the development of a coherent strategy for tackling scams.
	Implementation of regular force wide meetings to bring together our Crime Prevention Officers and Trading Standards Local Authority leads.	South Wales Police and PCC	November 2015 <b>Action Completed</b>	Allow for the sharing of best practice and facilitate agreement on a consistent approach; identifying new ways to address this constantly evolving problem.
	A communications strategy to achieve a corporate approach across the Force	South Wales Police representative, PCC and Corporate Communications	December 2015	Production of consistent materials between BCU communications department and corporate communications so the messaging is clear for older people
	The funding of a short online film which raises public awareness of the different types of scams (beyond doorstep crime)	South Wales Police	April 2016	This film would be used by PCSO's on their mobile devices when visiting vulnerable members of our communities, by family members when visiting relatives, and in public places

				such as GP surgeries, hospital waiting rooms and leisure centres. Such locations already have these facilities and this film could be added to their cycle of public awareness clips. The film would incorporate the logos of the Commissioner, South Wales Police and Local Authorities to demonstrate the partnership nature of this work.
	Media coverage of ICO fines for illegal telesales or major breaches of data protection etc	ICO	Ongoing	Raises awareness of illegal telesales and other abuses of personal information. Emphasises that there is a regulator enforcing the law.
Internal communications to our contact centre in Cardiff	Briefing to be delivered to all customer facing people on what WASP is and its goals	British Gas Management team	Delivered to team by the end of April	Improved awareness of potential risks and skills to help identify scam victims
	Create a scams warning signs pack so our people know what triggers to look out for	British Gas management team with resources provided by WASP steering group	Delivered to team by the end of April	
Internal communications to our Engineers	Briefing to be delivered to all customer facing people on what WASP is and its goals	British Gas Management team	Delivered to team by the end of April	Improved awareness of potential risks and skills to help identify scam victims
	Create a scams warning signs pack so our people know what triggers to look out for	British Gas management team with resources provided by WASP steering group	Delivered to team by the end of April	

<p>Improve public awareness of scams and fraud and increase knowledge about the steps people can take to protect themselves</p> <p>Share consistent messaging to the public and media.</p>	<p>Fund and support FFA UK activity aimed at raising awareness of scams and providing guidance to the public.</p>	<p>Fighting fraud Action UK (FFA UK), funded by member banks</p>	<p>Ongoing activity with additional activity being developed for delivery in 2016.</p>	<p>Increased awareness delivered on consistent basis by industry wide body.</p>
	<p>Continue to publish awareness material on the bank's internet sites and deliver material to customers on scam awareness.</p>	<p>Lloyds Bank Halifax</p>	<p>Material already in place and subject to regular update.</p>	<p>Reference point for customers and carers concerned over fraud issues.</p>
<p>Remove stigma and embarrassment about being a victim of scams and ensure that victims are supported as victims of other crimes.</p>	<p>Continue to provide a mechanism for customers to report instances where they have lost money from their accounts because they have fallen victim to a scam and provide support in seeking recovery of funds and advice on reporting to law enforcement.</p>	<p>Lloyds Bank Halifax</p>	<p>Service in place to be maintained.</p>	<p>Provides support for victims in seeking recovery of funds and directing them as to where to report activity.</p>



2. Prevention and protection	What needs to happen?	Who does it?	By when?	Impact on older people
	Refine charter and collate update action plans from partners. Prepare launch for WASP.	Age Cymru	March 2016	Longer term generation of more protection against scammers
	Continue Scams and Swindles campaign  Seek support and backing from Welsh MPs for the development of new and improved action to protect vulnerable people from scams	Age Cymru	Ongoing	Influence decision-makers to implement change and introduce new protections to prevent scammers reaching victims
	Seek to ensure that increased protection from scams is part of political manifestos for 2016 National Assembly for Wales election.	Age Cymru	March 2016	Ensure protection against scams is seen as a necessity throughout Wales across all parties
	Promote Charter to all relevant organisations and agencies	WASP members	From March 2016	Better protection at the core of organisations' working practices
	Lead arguments for a streamlined process for creating No Cold Calling Zones across the Wales and the UK	Age Cymru	Ongoing	More security within their own homes and less fear of crime
	Actively recruit MPs as SCAMBassadors (this is also combined with Friends against Scams)	NTSST	Ongoing	Ensure scams will be a key topic within the Houses of Parliament and proposed changes to legislation will be considered and debated at a national level
	Sign up National Partners who can assist in the fight against scams and identify silent victims	NTSST	Ongoing	Better protection at the core of organisations' working practices
To establish a commitment by Gwent Police and Crime	Gwent Police and partners to sign up and agree to working practices	Gwent Police/OPCC	April 2016	'Older and vulnerable people are identified earlier by a variety of agencies from which they receive or

Commissioner, Gwent Police and its partners, to collaboratively reduce the number of older and vulnerable victims of scams and doorstep crime.				seek help and support'. (This will be measured by the implementation of a service level agreement for older people, and a year on year increase in reported doorstep crimes, 2017).
	Consider ways to implement changes that lead to fewer vulnerable people being victims of scams and doorstep crime	Gwent Police/OPCC	April 2016	As above
Develop an intelligence lead approach to assist vulnerable victims	Local partnership meeting e.g. Safer Gwent to discuss and implement campaigns to reduce scams against older people focussed on raising awareness.	Gwent Police/OPCC	March 2016	As above
	Promote the work of the Cybercrime unit and raise awareness of Cyber Fraud, with partners	Gwent Police	April 2016	Reduction in older and vulnerable people becoming victims of scams and mate crime. (This will be measured by means of an increase in reported crimes but the qualitative survey will identify victim's satisfaction and a reduction year on year of repeat victims).
	Work with local partners to target groups and individuals who and 'befriending and exploiting older people'.	Gwent Police/OPCC	May 2016	As above
	Consider increasing 'Cold Calling' zones across the force area	Gwent Police/OPCC	May 2016	As above
Online safety guide	Agree and produce back-to-basics online safety guide for vulnerable people To be distributed direct and via carers / membership organisations etc	Get Safe Online to devise and produce creative and	TBA	Protection against scams, more confidence in using the internet (applies to all activity listed)

		artwork.		
Produce online safety posters	For display at community centres, Post Offices, assisted living communal areas.	Get Safe Online to produce creative & artwork.	TBA	As above
Online safety basics web page	Compiled by Get Safe Online. Hosted on Get Safe Online, content also available to Age Cymru, Age UK and other WASP partners.	Get Safe Online	March 2016	As Above
Train the trainer sessions	Get Safe Online experts training Police Officers, Social Workers, Care Home/Care in the Community Managers so these can cascade safety messages	Get Safe Online	TBA	As above
Social media	Safe messages relevant to the vulnerable, directed at those who care for or are in a position to keep an eye on vulnerable people, including relatives, neighbours, community groups, U3A etc. Also working alongside and reinforcing other WASP Partners' social media channels.	Get Safe Online	Ongoing	As above
Online safety pop-up shops	Get Safe Online in conjunction with partners in law enforcement, internet security, retail etc	Get Safe Online	TBA	Taking key safeguarding messages out to the people.
Provide advice and guidance to Consumers and Groups where required.	In normal course of duties as already set up and where resources allow	Trading Standards	Within policies and resources set by Departments	Education and empowerment to the older person of scams that may be circulating. Also, encouragement to report scams and deflect any that may have been targeted at the individual.
Telephone Preference Service	Encourage vulnerable people to register all their phone numbers with TPS, and to report unsolicited calls	ICO, TPS and all WASP partners	Ongoing	Reputable companies check their marketing lists against TPS regularly so as not to phone those who are

				registered. Law requires telesales companies to check TPS.
Protecting contact details	Vulnerable people are encouraged to take care who they share their information with, and to check whether that organisation plans to share it.	ICO, all WASP partners	Ongoing	Will help to prevent contact details getting in to the wrong hands.
Advice and guidance on data protection	Vulnerable people / carers / families are encouraged to seek advice and guidance from the ICO website and / or helplines	ICO, all WASP partners	Ongoing	Advice on keeping personal information safe and secure. Guidance on what organisations can and can't legally do with your information.
Establish link with WASP for scam referrals for contact centre and Engineers	Create an inward contact channel for WASP to inform British Gas of active scams so our engineers know what to look out for	WASP to advise of which organisations British Gas is to work with	Delivered to team by the end of April	British Gas are informed of up to date information which can be easily identified when talking to our customers and visiting their homes
Increase the protection everyone, and especially vulnerable people, have against scams and fraud.	Increase identification of customers in vulnerable circumstances and use this to inform when to offer customers support.	Lloyds Bank Halifax	Identification and recording of vulnerability to increase during 2016.	Where older people are vulnerable the opportunity to identify this and offer support will be increased.
Take steps to make it more difficult for people to be targeted by scammers.	Develop capability to identify additional instances where payments will be referred due to indicators that the customer may be falling victim to a scam.	Lloyds Bank Halifax	Detection rules in place and will be developed further throughout 2016.	Increased intervention where customers have been persuaded to transact by fraudsters.
Introduce stronger barriers and safeguards	Work with Law Enforcement and Trading Standards to provide colleagues who deal	Lloyds Bank and Halifax in	Local schemes in	Where an older person is seen to be vulnerable and undertaking a

on the mechanisms used by perpetrators to reach their victims.	with customers with a referral point for use when they are concerned a customer is falling victim to a scam.	collaboration with Trading Standards & Law Enforcement	place – additional schemes dependent on Law enforcement and Trading Standards support.	transaction causing concern additional support for them can be provided.
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<b>3. Identification and recording</b>	<b>What needs to happen?</b>	<b>Who does it?</b>	<b>By when?</b>	<b>Impact on older people</b>
Raise awareness of older people in Wales who are exploited through fraud/scams	Work with the Welsh Police forces to identify the scale of crimes where older people have been exploited through fraud or scams	OPCW/Gwent Police/Dyfed Powys Police/North Wales Police/South Wales Police	April 2016	
	Undertake a strategic review of how data is recorded and used by the 4 police forces	OPCfW	December 2016	
To understand the perception and reality of vulnerable and older people victims in Gwent of 'Scams and Swindles' and 'Mate' crime.	To establish – Gwent Police and partners current 'reporting' baseline	Gwent Police	May 2016	Clear reporting baseline and identified support pathways e.g. 'Connect Gwent' thereby ensuring ensure 'older and vulnerable individuals are less at risk of 'Scams and Swindles' and 'Mate Crime'.
	Understand current reporting mechanisms across agencies (how and where do people	Gwent Police	April 2016	As above

	report?)			
	Outline current referral support pathways for victims and families (role of Citizen advice, solicitors etc), promote use of 'Connect Gwent' to provide advice to victims	Gwent Police/OPCC	April 2016	As above
	Understand the legislation and remedies to support criminal prosecutions and justice for victims and families	Gwent Police	April 2016	As above
	Scoping exercise to understand how and why people do not report. What are the tangible barriers short to long term that can be worked towards improving? ( <i>case studies of past victims and family who didn't report</i> )	OPCC	March 2016	As above
	Ensure scam/mate crime victims, especially vulnerable ones, are treated with the same level of care and understanding as the victims of other serious crimes.	Gwent Police	April 2016	As above
	Promote the launch of 'ICEBOOK' – which will provide another method of gathering information and communicating to discrete groups	Gwent Police	April 2016	As above
	Set a base line to identify the number of 'Scams, Swindles and Mate Crime' in order to ensure 'older and vulnerable individuals are less at risk of 'Scams and Swindles' and 'Mate Crime'	Connect Gwent Co-ordinator and Gwent Police	April 2016	As above
Directory of contacts	Development of a directory of key contacts (or positions within the organisation/enforcement agency) for use in	WASP members	July 2016	The most appropriate support is provided, and safeguards are in place for the person

	a case where a victim has been identified			
Cases to be recorded on Case Management/Databases already utilised within the Trading Standards Department.	Ongoing matter and within normal course of duties/policies	Trading Standards	Ongoing	Recording of Information regarding Scams both current and new and assistance in case management.
Intelligence Logs to be provided and recorded on Memex Intel System	Ongoing matter and within normal course of duties/policies	Trading Standards	Ongoing	Creation and sharing of Information regarding Scams both current and new – will assist in identifying trends and targeted groups.
Reporting breaches of personal information to ICO	Raise awareness with older people that they can complain to ICO	ICO, WASP partners	ongoing	Can report breaches and where appropriate ICO will take enforcement action
Those signed up report unsolicited phone calls to TPS, or to ICO	Raise awareness with older people that they can complain to TPS or ICO	ICO, WASP partners	ongoing	Can report breaches and where appropriate TPS or ICO will take enforcement action
Establish link with WASP for scam referrals for contact centre and Engineers	Inform our people so that they know who to contact/signpost to in the event of a suspected scam	British Gas management team with support of WASP steering group	Delivered to team by the end of April	If identified we can help prevent a scam or stop one that is in progress
Improve the identification of victims of scams and fraud and ensure they are offered appropriate support and access to justice.	Awareness of scams and vulnerability to be provided to colleagues to assist in their identifying where a customer has fallen victim to allow them to be advised appropriately.	Lloyds Bank Halifax	Completion of mandatory training by all staff during 2016. Awareness of customer vulnerability provided to	Increased awareness of staff will improve the support and assistance offered to older people who fall victim.

			front line staff Q1 2016.	
Introduce consistent definitions and recording of scams to aid understanding of the true scale of their impact.	Engage with FFA UK to embed and build on the definitions of fraud where a customer is the victim.	Lloyds Bank Halifax Working with FFA UK	Q1 2016	Improved reporting will allow better targeting of response to protect all potential victims, including older people.
Develop improved joint-working and referral pathways between organisations and common support pathways for victims.	Opportunities to be explored through WASP	Lloyds Bank Halifax working with WASP partners.	May 2016.	Improved collaborative working will assist older people in getting required support.



4. Enforcement, access to justice and restoration	What needs to happen?	Who does it?	By when?	Impact on older people
Ensure appropriate membership of WASP	<p>All 4 Wales Police Forces and PCC's invited to attend and are aware of the work of the group. Also include CPS and HMRC (hidden Economy team)</p> <p>Ensure that appropriate level of safeguarding representation is on the group</p>	<p>WASP</p> <p>WASP</p>	<p>March 2016</p> <p>March 2016</p>	<p>Consistency in response from all enforcement agencies</p> <p>Older people receive the right support from all relevant agencies so that a holistic approach is received.</p>
	Continue to investigate and take appropriate action against scam companies	NTSST	Ongoing	Continued protection against scammers and enforcement of punishments and deterrents against perpetrators
To raise awareness of older people in Wales who are exploited through fraud/scams	OPCfW Newsletters to include details of crime trends and actions being taken by partner agencies to address fraud or scams of older people	Older People's Commissioner for Wales	April 2016	
Crimestoppers Wales is anxious to ensure that scams involving the elderly are the concern of all of us not just the victims and their families.	Carers paid or unpaid, neighbours, friends and the public at large are encouraged and confident to report suspected incidents and individuals to the authorities. Should they wish to do this anonymously then Crimestoppers can guarantee that their identity will be protected and also that the information will be passed on without delay	Crimestoppers (Wales)	Ongoing	Building confidence with the general public to report suspected incidents
Assist and work on any cases that are received	Action Referral or Complaint received regarding a consumer within Wales.	Trading Standards	Within policies set by Departments	Protection and safeguarding of older vulnerable people, identification of

that require Investigation and/or Assistance as per normal policies/procedures within existing Trading Standards Departments			and in normal course of duties as set up and where resources allow	scams and those running and creating new scams/MO's that may be used, etc.
Referral to relevant Enforcement bodies that may also share an interest/investigate an Offence	Will share information where there is a need for signposting/a referral of information/investigation in the case to the appropriate enforcement body	Trading Standards	Within policies set by Departments	Protection and safeguarding of older vulnerable people, identification of scams and those running and creating new scams/MO's that may be used, etc.
Referral of any Safeguarding issues identified in dealings with Consumer	If a safeguarding Issue is identified for the Consumer, a referral will be made to the appropriate Safeguarding Team within the authority in line with Departmental policies	Trading Standards	Within policies set by Departments	Protection and safeguarding of older and vulnerable people
Prosecution of offenders through the Legal Systems where the investigation/ evidence allows	Ongoing matter and within normal course of duties/policies	Trading Standards	Ongoing	Access to justice and restoration through criminal sanctions/ compensation orders, etc.
Upon successful prosecution, consideration of a Criminal Behaviour Order where appropriate	Ongoing matter and within normal course of duties/policies	Trading Standards	Ongoing	Continued protection of Older and Vulnerable people from prosecuted criminals that may be targeting them
Civil and criminal enforcement actions taken by ICO for breaches of data	Raise awareness with older people so that they report serious breaches.	ICO, WASP partners	ongoing	Reduction in unsolicited phone calls. Raises profile of compliance with all companies and the public. Enables "victim" to take positive action

protection / breaches of Electronic Communications Regulations.				towards holding companies to account.
Ensure appropriate remedies and ongoing support is provided to victims of scams, including appropriate financial support to those who have lost money.	Maintain a consistent approach to where customers will be refunded for losses suffered and explain to customers where no refund is offered the reason for this outcome.	Lloyds Bank Halifax	Ongoing	Fair and consistent outcomes for customers who have lost funds.
Seek to prosecute perpetrators and achieve justice for victims.	Support customers in reporting instances of loss to law enforcement and seek to assist them in recovering any funds that remain available.	Lloyds Bank Halifax	Ongoing	Customers are given advice on how best to report the crime so that it is available for investigation by law enforcement.
Enforce effective punishments and deterrents against perpetrators, including cancelling of contracts, fines and seizing of assets.				
Seek to restore a sense of wellbeing and confidence to victims.'	Fraud awareness is provided to customers who have been victims, opportunities to enhance this to be explored.	Lloyds Bank Halifax	Recommendations for additional material to be provided by end April 2016.	Customers who have fallen victim are given information that will support them in falling victim again.