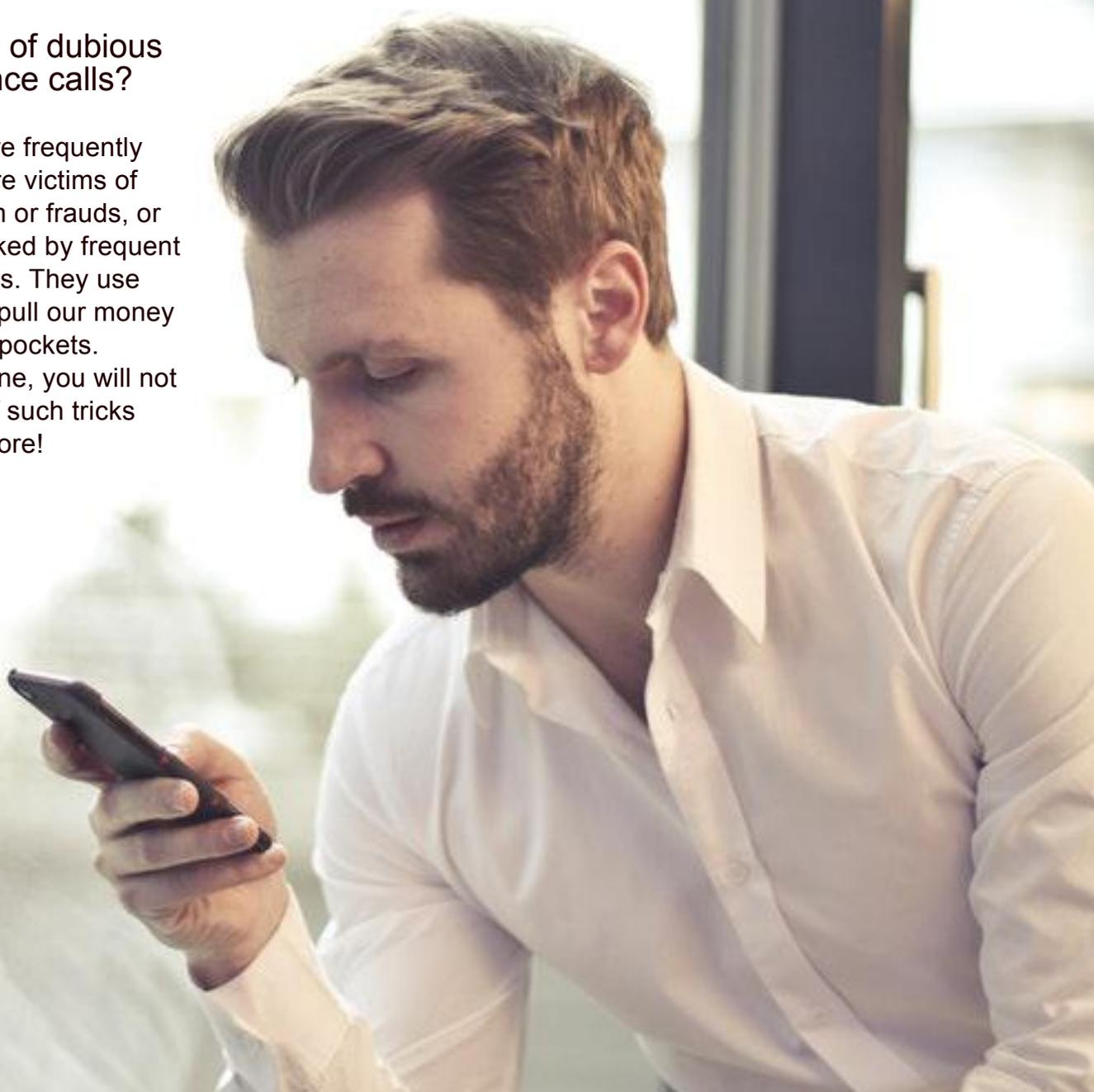




# The Official Magazine

Are you tired of dubious and nuisance calls?

More and more frequently consumers are victims of telephone spam or frauds, or are simply provoked by frequent unwanted calls. They use various tricks to pull our money out of our pockets. With this magazine, you will not be a victim of such tricks anymore!



Scam Method Overview	Legal Basics	Solution	Plus...
Information about how the scam works plus reports based on actual experience and tips on how to protect yourself from the scam	Information about the current legal framework on phone fraud and concerned authorities and regulators	Protection methods in the fight against nuisance calls and fraud on the phone	Statistics, Experience of consumers, Information on how the scammers learned about your phone number, and much more!

# Contents

## 1. General Info

Preface	3
Statistics says...	4
Who is the most harassed in UK	5

## 2. Why am I getting these calls?

How did the caller know my phone number?	6
Experience of consumers	7
Where do these dubious numbers come from?	8

## 3. What kind of phone scams are out there?

An Overview	9
Online Payday Loan Scam	10
Call back scam	11
Job Offer	12
Fake Telemarketer Scam	13
Spoofing	14
PPI	14
Vishing	15
PC Doctor	15
Lottery and Winning Scam	16
Pension Liberation Fraud	17
General Tips	17

## 4. Report a Scam

Data Protection Act	18
Information Commissioner's Office	18
Telephone Preference Service	19
Office of Communication	19

## 5. How can I protect myself?

tellows helps!	20
tellows Score	21
tellows App for Andriod and iPhone	22

## 6. And more...

More questions?	24
Important Adresses	25
Imprint	25

## Preface

Each of us has experienced it: the phone rings and displays only an unknown phone number. On what grounds do we decide whether we answer the call or simply ignore it? After all, there is a large array of possible callers ranging from nuisance telemarketers, scammers offering subscriptions, loans or lottery winings, or just a friend with a new phone number. tellows aims to provide assistance on that matter by furnishing you with the means to distinguish between trustworthy and dubious phone numbers. In this context knowledge about the fraudsters' ruthless methods to steal your money and your exploitable weaknesses is the key to fight telephone fraud.



The screenshot shows the tellows website interface. At the top, there is a navigation bar with the tellows logo, a search bar labeled 'Enter number', and a 'Search' button. Below the search bar, the page displays the 'Rating for 069348798135'. On the left, there is a map of Europe with a heatmap overlay showing call distribution. A tooltip on the map reads: 'Heatmap (Call distribution) You are not alone! This map shows the locations, where this number is being most searched. More information: Background Heatmap'. On the right, there is a 'tellows score for 069348798135' section with a score of 7. Below this, it states: 'Data : No ratings have been added to this number yet. Number of ratings: 51 Comments in other countries: 51 in Germany Search requests: 25498 Explanation of score: 1 (trustworthy) to 9 (untrustworthy)'. Further down, there is a 'Details about this number 069348798135' section with 'Telephone number: 069-348798135' and 'Further Information: Owner and address: Details City : Frankfurt am Main - Germany'. A green 'Find out' button is present. At the bottom, there is a 'Leave a rating and block number' section with a rating scale from 1 to 9 and a thumbs down icon.

Therefore it is the task of tellows magazine to raise awareness among consumers about this topic and protect you against telephone harassment. In this magazine you will receive information and solutions regarding nuisance calls and fraud. Recent reports from consumers serve as examples of how tellows works in over 50 countries with more than 75,000 phone numbers in its database worldwide. And as many consumers are not familiar with their legal rights and protection, the tellows magazine will provide an overview of the law and the respective public and private agencies. An app solution for your smartphone will also be introduced to help you deal with annoying calls.

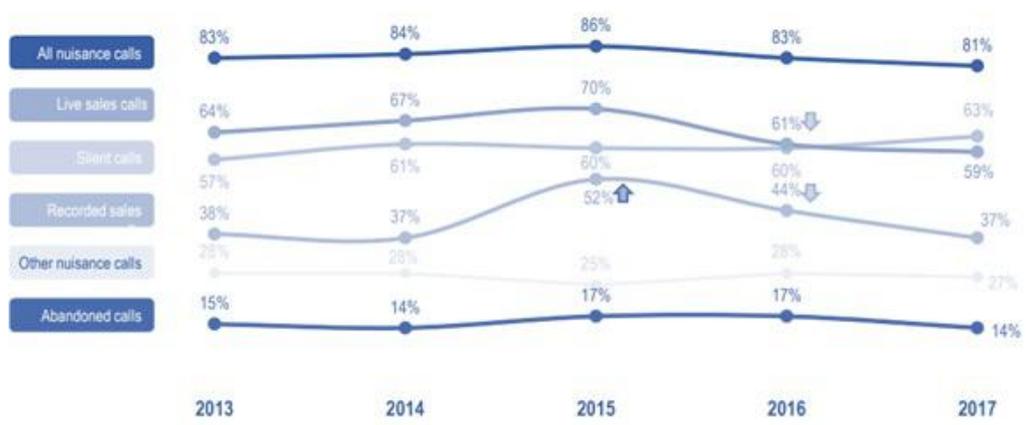
Our tellows Team supports you in the fight against telephone harassment!



# Statistics says...

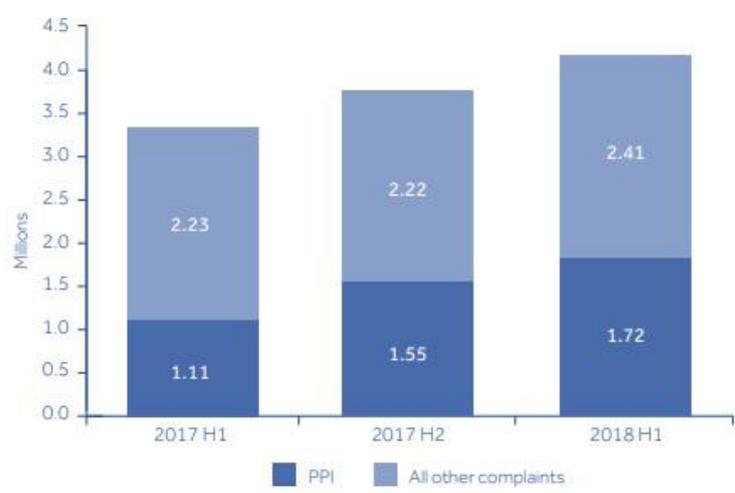
Unwanted calls have been one of the major consumer complaints which are receiving attention on a national scale. Ofcom reported that people in the UK receive an average of 4.8 billion nuisance calls, 1.7 billion live sales calls, 1.5 billion silent calls, 940 million recorded sales messages and 200 million abandoned calls each year. To fight this, around 18.5 million landline numbers and 2.9 million mobile phone numbers in UK alone are signed up to the Telephone Preference System, which could reduce spam calls.

The types of nuisance communication reported from Ofcom since 2013



Source: Ofcom's Technology Tracker H2, 2016

Nuisance call complaints received between 2017 and 2018



Source: Financial Conduct Authority, October 2018

# Who is the most harassed in UK?



Based on the number of complaints submitted to tellows UK website from 2018, this map highlights the regions which are subject to the most vehement of spam and scam calls. It displays hotspots the nuisance caller is focusing on. Greater London came in as the region with the highest rate of unwanted calls received. Next is the North West part, followed by Yorkshire and West Midlands. Scotland, Eastern, South East, and South West are less harassed while Northern Ireland, Wales and East Midland reported the least number of complaints to tellows.

# How did the caller know my phone number?

We often ask how and where the caller got our phone numbers. Here are some comments from tellows users asking the same question:

<p><i>(Stephan)</i> I would like to know how and from where these callers got my mobile number? It's obviously not in the directory!</p>	<p><i>(John)</i> Why did he know my number? Is my phone service provider selling their database to others?</p>	<p><i>(Marie)</i> What do they want from me?? I only gave my number to 5 people!</p>
--	--	--

*Quotes from tellows users*

Primary sources for scammers would be the official directories and yellow pages containing names, addresses and telephone numbers. Fraudsters often choose those with old first names since they think old people are easy targets. Telephone numbers in newspaper ads are also abused. Disguised as tokens of gratitude for loyal customer, fraudsters lure their victims with attractive offers, membership cards and discounts only to collect personal information. Sweepstakes and contests are another popular method of address collectors. Participants are tricked with the chance of quick money or prizes in exchange for their data. Some call centers also just try different combinations to call anyone randomly, the same as in automatic sending of SMS.

In the age of internet, it's even easier to spy out addresses and phone numbers. So-called bots browse the internet for phone numbers in classifieds or other publications. Social networks also offer an additional platform for scammers. Imagine the wealth of personal data stored in your Facebook account or Instagram. Fraudsters would also send website links and files which when clicked or downloaded would install malwares in your pc which can gather sensitive information, or gain access to your private computer systems.

The biggest problem lies in the business of data sharing. Companies earn a huge profit in the sales of personal info where price increases if the data gets more detailed. It is easy money since addresses and phone numbers can be sold several times.



This makes it impossible to prevent annoying calls because of the variety of ways available for companies to collect and sell contact details of individuals and firms. You may want to consider going ex-directory, and if you're online, look out for pop up boxes inviting you to receive a company's newsletter and make sure to choose the "tick here to opt-out" box.



## Experience of consumers

If you ask the caller where and how he obtained your phone number, it is obviously a scam if you are fed with responses such as these below:

*(ciana21)*

*I asked the caller how she got my number - her answer was: phone directory - but of course!*



*(althea10)*

*i asked the caller how he got my number and why I am in their system, oh well, she said she also had no idea!!*

*(ginny)*

*I asked the guy how he got my number. he said that the number was randomly generated by a computer.*

*(jacob7)*

*I asked him where he got my number - he paused and stammered. Hmm, i became more suspicious and hung up.*

*(asdke)*

*I asked why he had my data.. and he said something like, it's not top secret, right??*

*(gregg)*

*so unfriendly!... he suddenly became rude and defensive when i asked him how he knew my number!!!*



*(romeo45)*

*i also had the same question... but the guy on the other line just told me "i have no idea" and then he hung up!!!*

*Quotes from tellows users*

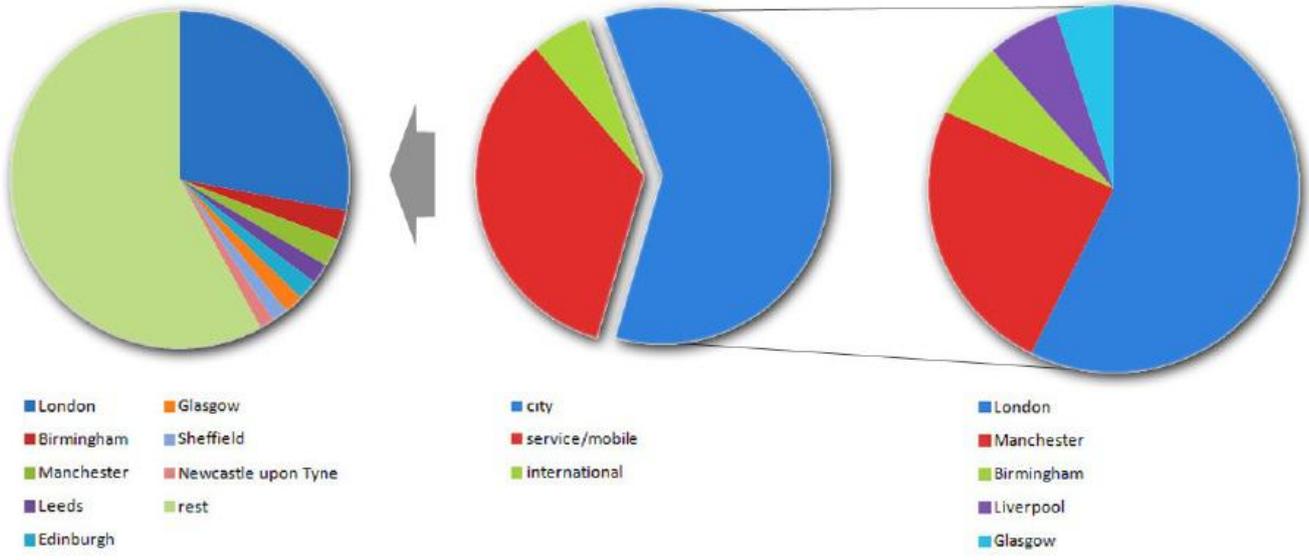
[www.tellows.co.uk/stats](http://www.tellows.co.uk/stats)

In the statistics page of the tellows UK website, you will find a map that shows the location of people who have been using tellows within the last 24 hours. It is a "heatmap" that displays where numbers are mostly searched.

The page also lists the numbers with the most comments (last 5 days), those that are rated as untrustworthy, trustworthy, as well as the newly added numbers in tellows database.

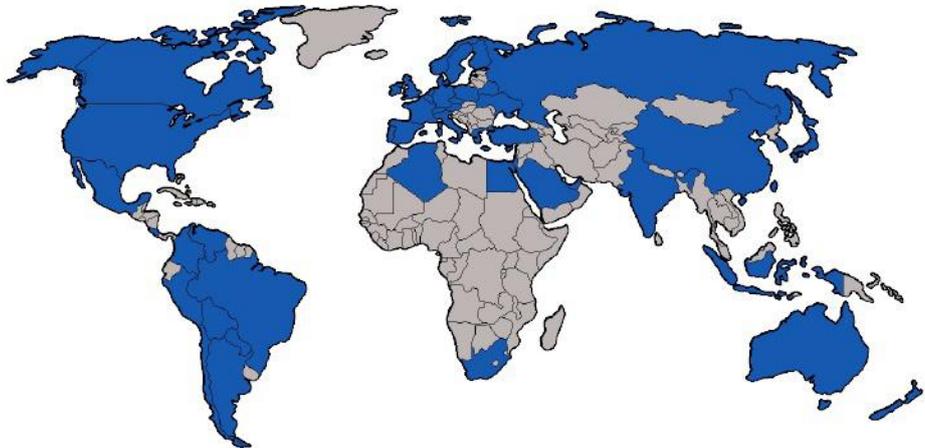
## Where do these dubious numbers come from?

Neither do consumers usually have an idea why they receive the unwanted calls, nor where the calls heralded from. Through tellows, the following chart classifies the numbers most searched according to whether they originated from a particular city in UK, from a mobile source, or from an international location.



The chart shows that most calls are done using a landline service. London is the top city where most landline calls are being conducted, followed by Manchester and Birmingham. On the other hand, Glasgow seems to be the city with less number of calls made both for landline and mobile.

Apart from UK, tellows also contains a database of numbers in various countries. The following map shows where tellows is present based on the blue-marked countries.

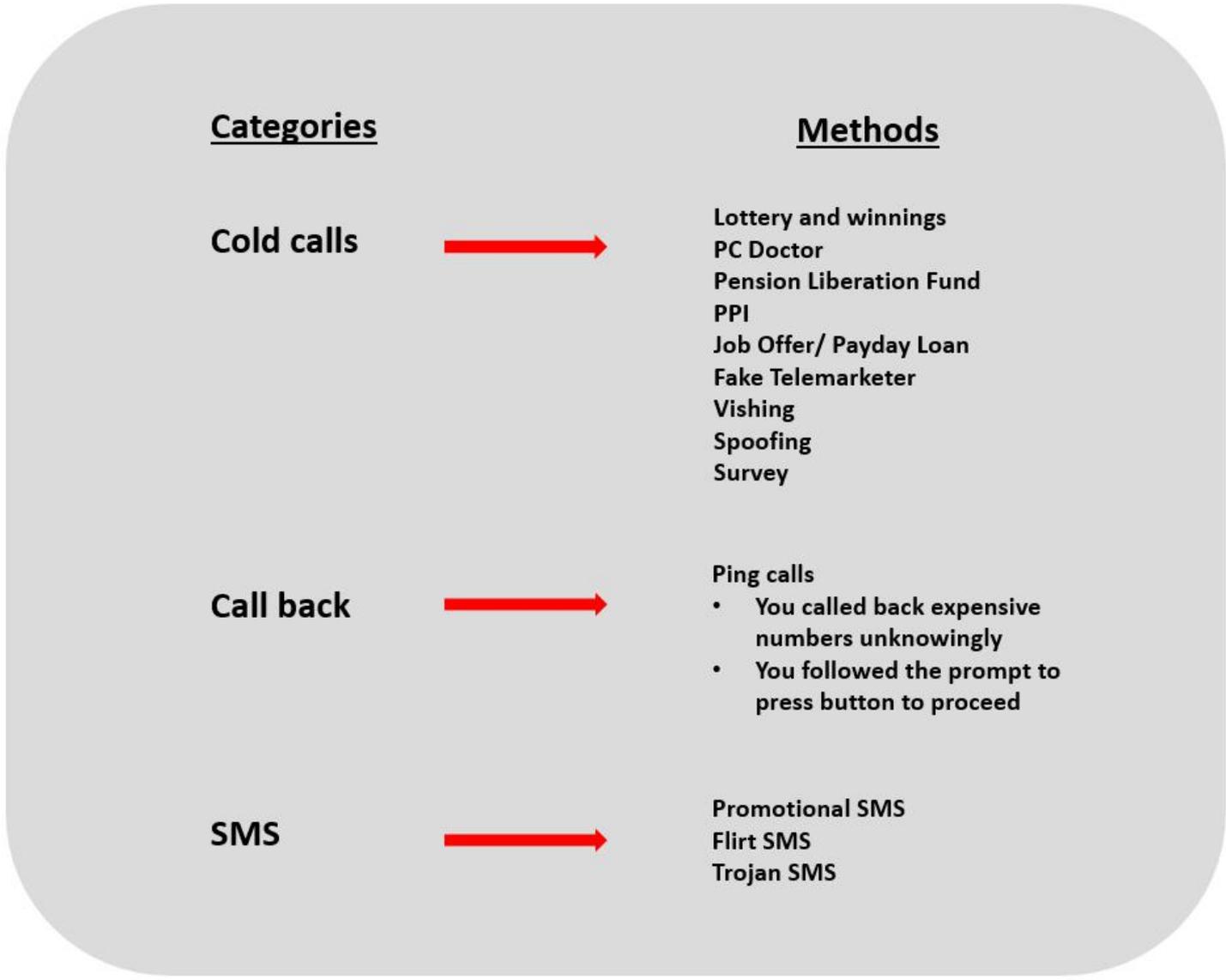


## An Overview

The best protection against a scam is to become aware of the method.

The fraud methods on the phone are of different nature. Scammers use ingenious and creative ways to surprise their victims with various tactics. Some old tricks are being updated with new twists and technology. Some are already overused, but never tire to find new targets.

tellows gives you the ten most common phone scam methods in UK as reported in our website. One type of strategy would ask you to pay fees in advance so they can process your loan, PPI, pension, job and training application, or your winnings in a lottery or contest. Another kind would send out messages that sound like an emergency or would ring your phone incessantly just to make you call them back. While the last type would pretend to be calling from a valid number, or would use the name of a legit company and brand, as if offering their products and services. All these are just baits so they can leach your purse out and account information.



### 3. What kind of phone scams are out there?

## Online Payday Loan Scam

Payday loans are small, short-term loans to be repaid on the next payday at very high interest rates. Processing of the loan application is quick and easy. This type of loan is marketed through e-mail, online search, paid ads, and referrals. In order to apply for a loan, a consumer must fill out an online form that requests for personal information, bank account numbers, Social Security Numbers and employer information. This process of allowing electronic access to consumers' checking accounts pose high risks to consumers who borrow money by transmitting personal financial information online.



This peculiar nature of online payday loans makes it susceptible to scams. There has been numerous complaints from consumers reporting that they've been approached by scammers claiming to represent payday loan companies, collection agencies and law enforcement. The scammers frequently use information acquired from legitimate online loan applications to trick their victims into believing that they are truly representatives of their loan providers. The threat of being arrested is used to intimidate their victims into giving them money.

#### Reports in tellows:

*(Tourist): Last night I kept receiving text messages about payday loans from different companies/numbers. I have never applied for a loan because i'm a TOURIST here in the UK.*

*(Mike): Call out of nowhere from this number last week. My phone number was dialed by computer who put me through to an operator, who didn't care about anything except to put me through to her "agent". He said he would contact by other means but has yet to do so apart from harassment phone calls. Decided to fill out their online payment form with clearly false information, yet it still took me to a card payment page. Utter harassment and possible scam, as we are not behind in any of our payments with any company.*

- 
- Tips:
- if somebody approaches you offering a payday loan (not the other way around) think twice!
  - you should recognize the scam if the lender asks you to wire some money to complete the process or before you can even get a loan.

### 3. What kind of phone scams are out there?

## Call back Scam

The perpetrators send short, curiosity-provoking, incognito texts to individuals requesting that they call back. While looking suspicious to some, it may look like a cry for help from others. Could this be a friend or relative who is currently on holiday calling in desperation from a phone booth? Or an international colleague switching between phones?

This is the same as the one-ring scam. The fraudsters employ computers to send thousands of calls to random cell phone numbers, ring once and disconnect.

If you call the number back the price is charged on your phone bill. Music plays to make it appear you're on hold and prolong the call, making it even more expensive. Naturally, scammers earn from these methods.



#### Reports in tellows:

*(early\_doors): I was on business in Abu Dhabi using my overseas number and got this text from a +241 number, telling me to call immediately. naturally assumed it was one of our business partners as they can be quite direct in texts, so called back and just got this Arabic voice recording. all seemed a bit like spam and of course now I've googled it and found out it's a scam, I'm wondering what my next bill's going to look like.*

*(Roger Rabbit): DON'T call back!!!! it's a widespread scam, you'll get a text saying 'call back plz' and then stating this number that starts with 00371. I never call back numbers if I don't know who they are, and international ones look even more suspicious. Thank god I didn't, looked it up on the internet and it's a huge scam that charges you for the call and apparently might steal data? scary*

Tips: - if you see area codes (especially international ones) that you're not familiar with, don't pick up the phone. If you have an answering machine see if a message has been recorded.

### 3. What kind of phone scams are out there?

## Job Offer Scam

This scheme takes advantage of the situation of people on low incomes, such as students, the unemployed, or those on benefits. Usually they offer paid training programs with the promise of a job in the end.



Scammers may advertise this scheme through emails. They would make the ad sound legitimate by listing 'job requirements' that are usually ridiculously unprofessional: "Must be 18 years old", "Must be a citizen", "Must have access to the internet." As a rule of thumb, if it's a real job, the requirements will be quite specific.

Some scammers would ask for your bank account information to set up direct deposit or transfer money to your account, or ask you to open a new bank account and provide the information to them. They will convince you to do this for "the processing of your application". Other scammers will tell you to go to a website and fill out a credit report form or provide confidential information so they can "put you on the company insurance."

#### Reports in tellows:

(Hannahayleigh):

*Received a message saying I'd got through some kind of recruitment screening process and offering me a job. Deleted it straight away as I haven't been on the job market for several years! Googled the agency and surprise surprise, it seems to be a fake. These people are a waste of space.*

(GiGi):

*I got an email from this person, recruiting me for her company. I called them against my better judgement and was kept waiting on the phone for at least 7 minutes. If nothing else, that's simply rude and I also realised that I had to pay for every minute...In the end they didn't have any jobs to offer. I examined the email more closely and discovered that it didn't look really professional, like with a signature and everything.*

- 
- Tips:
- before confirming and paying for your participation, first have a look at the company's details with Companies House or the internet, and don't just rely on a mobile or PO Box numbers.
  - don't divulge any confidential information such as your bank account, credit card or Social Security numbers.

## Fake Telemarketer Scam

While there are many legitimate companies that use the telephone for marketing, consumers and businesses lose millions of pounds to telemarketing fraud each year. It's sometimes hard to tell the difference between reputable telemarketers and criminals who use the phone to rob people.

Fake telemarketers may ask for a fee upfront in exchange for a loan or a service to “repair” your credit or may also ask you to buy something to win a prize, or at least increase your chances of winning. They include pressure to make you act and decide immediately; refusal to send you written information; use of scare tactics; demands to send payment by wire or courier; demands for payment of taxes or customs fees to claim a prize; requests for your financial account numbers even though you’re not paying for something with them; promises to recover money you’ve lost in other scams, for a fee; claims that you can make lots of money working from home; and refusal to stop calling when you say you’re not interested.

Reports in tellows:

(Lizzie): *Vodafone has confirmed this company is not working on their behalf but cannot answer me as to how this company knows my monthly payment plan on PAYG*

(Lynne): *phoning to sell funeral insurance from India apparently, multiple calls per day, very irritating*

(happy): *I was overwhelmed by the sheer amount of calls I got from this number and from “Barclaycard”. It confuses me because I don’t have any business with them. I’ve never had. So why the calls? Then I had to give up and pick up the phone again, and listen to their story, again, and I told them AGAIN that I don’t know the person with that name. I’m sorry but I just don’t. Someday I went to Barclaycard and wanted to clear this up, whatever this was and here comes the surprise: I’m not in their database! Well, of course I’m not. like I said, I don’t have any connection with this company. Sooo that means that either some scammers called me with the lie of being Barclaycard, or Barclaycard and the scammers alternated their calls to me.*



- Tips:
- contact the company directly to confirm before providing information.
  - don’t hesitate to hang up on suspicious calls.
  - register with TPS to stop most telemarketing calls.
  - you can also tell companies not to call you again

### 3. What kind of phone scams are out there?

## Spoofting

Spooft calling is used by scammers to mask the number they're actually calling from in order to prevent the recipients of the calls to be able to locate them, or call them back. Spoofters use valid numbers instead of their own; others hide under the names of well-known organisations - just to steal the money and identities of their targets in the end.



#### Reports in tellows:

(Steven): *SILENT CALL and if you try and call it back it is unrecognised. Looks like a scam or a spooft. The BT 1471 read this number correctly but it is duff.*

(Dawn): *just so people know,,,DRD ALSO CONTACT YOU USING THIS NUMBER ,,,, i have found out that this is a "SPOOF" number they are used by tele marketing to make them seem legitimate number calling you*

Tips: - try to call back on the official company number if you're in any doubt  
- never respond to threats or implausible claims

## PPI

According to a new survey conducted by Financial Conduct Authority, a total of 1.55 million complaints about mis-sold payment protection insurance (PPI) were received in the second half of 2017. Complaints about PPI increased therefore by 40%. So this is the highest level of complaints about PPI for more than four years. Once the individual pays out they never hear from the company again. PPI scammers target people who don't have the time or energy to devote to making a claim themselves. The offer of a quick and hassle-free payout is often too tempting to resist, especially for those who wouldn't have time to do it themselves otherwise.



#### Reports in tellows:

(Sim): *PPI company that cons you into signing up with them and then takes 30% of whatever they find for you, as payment. They also use a computer dialer that calls numbers and then hangs up on you if an operator is not available to talk at you*

Tips: - if you think you have a valid claim, simply contact your lender and ask for a review to avoid falling for a fake third party PPI claim agency.

### 3. What kind of phone scams are out there?

## Vishing

The equivalent to the e-mail scam phishing, the telephone ‘vishing’ scam is not different from others: the caller tries to gain access to sensible personal information under false pretences. Posing as employee of a legitimate body such as the bank, police, telephone or internet provider, the scammer attempts to obtain personal details and financial information regarding credit card and bank accounts (e.g. the pin number) as well as personal information including the full name, date of birth or address. Once received, the information can be used to access and empty the account or to commit identity fraud.

#### Report in tellows:

(Anon): *This is a scam. If your card is stolen and HSBC calls you, they wouldn't ask you to call back. I received a call from this number AFTER I cancelled my card. I terminated the call when I realised it was a scam. I didn't call back and didn't receive another call. A genuine fraud department would call again.*



Tips:

- don't trust a caller just because he or she has some information about you
- be wary of requests to call them back even if they claim it is for you to check their authenticity (they could keep your phone line open by not hanging up)

## PC Doctor Scam

Caller introduces himself as an employee of Microsoft calling because of a virus that had been detected on the called person's PC. The caller would ask the victim to open the Windows Event Viewer – a part of the Windows operating system that regularly gives error warnings, but these have no negative influence on a computer's functioning. Consequently, the caller would instruct the person on the other end to download anti-virus for a fee or even subscribe the person to a regular update for the application that should fix the computer problem. Even worse: in some cases the fraudsters would be asking for personal information and bank account details to gain their victims' money.

#### Reports in tellows:

(Ian): *Just had a call from our indian friends about my PC being corrupt, told them I was not interested, put the phone down. Concerned that during the call they had my name postcode and address. Just been on the telly this week about these kind of people, contacted Virgin Media.*



Tips:

- do not purchase any software or services from an unknown source over the phone
- never give control of your computer to a third party unless you can confirm that it is a legitimate representative of a computer support team with whom you are already a customer.

### 3. What kind of phone scams are out there?

## Lottery and Winning Scam

The caller will tell you about your winnings and will ask you to respond quickly or risk losing everything. You could also be urged to keep your winnings private or confidential, to 'maintain security' or stop other people from getting your 'prize' by mistake. Scammers do this to prevent you from seeking further information or advice.



You will usually be asked to pay some fees to release your winnings. Scammers will often say these fees are for insurance costs, government taxes, bank fees or courier charges. You may also be asked to provide personal details to 'prove' that you are the correct winner and to give your bank account details so the prize can be sent to you. The scammer will use these details to try to misuse your identity and steal any money you have in your bank account.

#### Reports in tellows:

*(wickedshelly): called me today whilst in the middle of my shopping! told me i had won a competition for an ipad and £1000. lady then asks if i have ever entered the euromillions and wanted to know how many lines!! i then questioned whether she'd want my card details to which she said yes! this is when i told her to never contact me again as i dont buy into scams! somehow this company had my details, must have been passed on through a third party along the way.*

*(Michael eyers): called me today and said that i was the winner of an ipad, i said thank you, and send it to me. they then said i needed to confirm my telephnone number to which i replied they must already know it as it was them that called me, they then asked for my email address so they could email me with their credentials, they also asked me to confirm my name and address after which they then asked if i did the euro lottery to which i said no and was not interested in doing anything over the phone or online which involved me giving any payment details over a phone or online to them or anyone else, they then hung up on me*

Tips:

- if it looks too good to be true—it probably is
- don't provide your credit card or bank account details to anybody you are not completely sure about

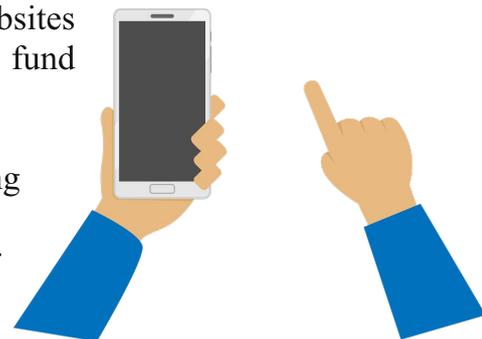
### 3. What kind of phone scams are out there?

## Pension Liberation Fraud

The scammer would call or send emails, text messages, or links to websites offering assistance to help you process the release of your pension fund earlier - that is, before you reach 55 years old.

Pension liberation can be illegal, and members are often given the wrong information about the key implications of agreeing to this kind of arrangement. There is also no assurance that members will receive their money back if something goes wrong.

Pension liberation can even result in tax charges and penalties of more than half the value of a member's pension savings.



#### Reports in tellows:

(Nicole): *I have had several calls from this number, a recorded message saying we are entitled to a £1k pension bonus and to press 5 to get details. I went through to request removal from the list and was responded to with a rude and aggressive response. Unfortunately I can't find out any more who they are, or how to complain.*

(day): *automated call telling of bonus on pension, press 5 or 9, then put through to a person asking about pension, asked if any were from civil pension they hung up!!*



Tips:

- never give out financial or personal information to a cold caller
- check the credentials of the company and any advisers – who should be registered with the Financial Conduct Authority

## General Tips

The diversity of the listed methods of fraud has no end. Scammers are always on the look out for new ventures and would seize any opportunity that presents itself. You should always be one step ahead and remember to think twice before you put yourself into the trap. Always ask questions to confirm the validity of the call.



Tips:

- Never give out contact details or financial information to strangers or to businesses that should already know your details
- Never send money to someone you don't know
- Check bank and credit card statements regularly and let your bank know immediately if there are any entries you don't recognise

# General Data Protection Regulation (GDPR)

The General Data Protection Regulations (GDPR) replaced in May 2018 the Data Protection Act of 1988 and forms part of the data protection regime in the UK, together with the new Data Protection Act 2018 (DPA 2018).

The aim of the GDPR is to protect all EU citizens from privacy and data breaches in today's data-driven world. It is designed to:

- Harmonize data privacy laws across Europe
- Protect and empower all EU citizens data privacy
- Reshape the way organizations across the region approach data privacy.

### **Privacy Electronic Communication Regulations**

The E-Privacy Directive is an amendment of Directive 2002/58/EC and concerns the processing of personal data and the protection of privacy in the electronic communications sector. It enables criminal proceedings through fines up to £500,000 for the unauthorised use of recorded messages for marketing purposes. The impact of the EC Directive also includes phone calls, emails and SMS messages. Thereby it provides the legal basis for consumer protection especially in the case of direct marketing.



## Information Commissioner's Office

The ICO is the authority for upholding consumer rights as well as data protection and for promoting openness by public bodies and data privacy for individuals in the UK. The enforcement of both DPA and EC Directive is controlled by the ICO.

As a rule, telemarketers need to always provide an option for consumers to opt out from any succeeding messages or calls. If this is disregarded, companies can be liable to fines and penalties as determined by the ICO.

If you receive unwanted calls or want to avoid them, you can do the following things:

- register with the TPS free of charge (for more information please read the next page)
- register with the CPTS if you are a company
- check privacy statements when you provide your phone number to websites or similar things
- tell organisations you deal with if you don't want them to market you by phone and tell unwanted callers you do not want to be called again

Please keep in mind that if you have agreed that a particular organisation could make marketing calls to you but you then subsequently registered your number with the TPS, your initial consent to that organisation still remains. You can withdraw your consent to marketing calls however you will need to contact the organisation directly to do this.

# Office of Communications

Ofcom has an even broader scope than the ICO, the former being the communications regulator for broadcasting and telecommunications, including postal industries.

In particular, Ofcom is responsible for taking enforcement action against organisations that make abandoned and silent calls. Ofcom also has a duty to keep and maintain an up-to-date register of the telephone numbers of individuals who do not wish to receive unwanted calls.

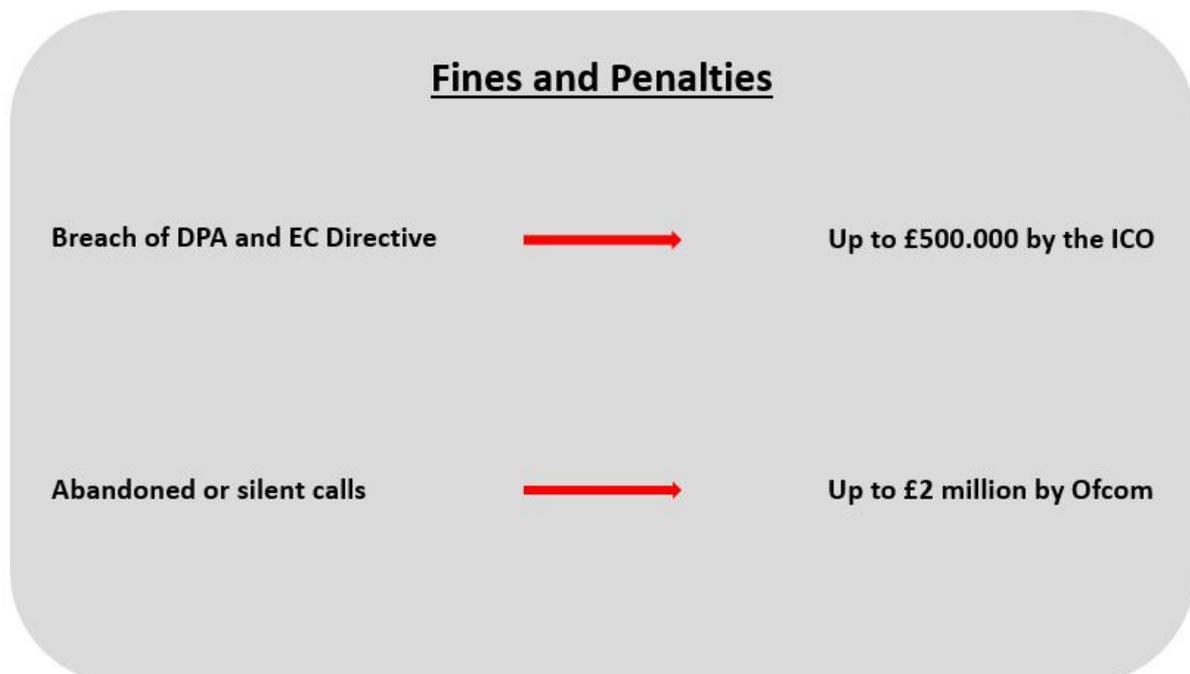
## Telephone Preference Service

Apart from to these legal institutions and laws is the possibility for consumers to register with the TPS. This central register enables people to opt out from receiving unsolicited sales and marketing telephone calls. Organisations have to respect the request of individuals not to be approached if listed in the TPS.

The free registration can be done by any individual for a certain number (mobile phone numbers as well) and takes full effect after approx. 28 days. The TPS offers a complaint system as well. Although the TPS is not allowed to take any action of enforcement, they regularly send updates about the incoming complaints to the ICO as the body responsible. This strongly supports their investigations.

While reliable companies accept the TPS, it is quite easy for organisations working outside of the UK to circumvent the regulations: through Caller ID spoofing. Although this is obviously illegal, the ICO's and TPS's authority is not in effect outside the UK, thus making unwanted international calls impossible to avoid and penalize.

Unfortunately, a TPS registration also does not prevent calls on the purpose of legitimate market research or survey.



All of the presented regulations and authorities can help you in handling annoying, even malicious phone calls and messages. In some cases however it might be advisable to consult a lawyer to advice you for further legal steps if necessary.

## 5. How can I protect myself?

### tellows helps!

With [www.tellows.co.uk](http://www.tellows.co.uk), we have created a platform that helps to better classify unknown phone numbers, as well as unwanted calls. It is a community where members help each other by sharing their experiences about nuisance telephone and mobile numbers. Unlike a phone book reverse lookup, the website contains more information on the caller. In addition to testimonials, a tellows score is also provided, 7 to 9 being the most annoying and untrustworthy ratings. You can also find information on the latest scam methods and ways on how you can protect yourself against unwanted callers through the tellows blog and [www.facebook.com/tellows](http://www.facebook.com/tellows) that contains the most current and interesting contributions regarding telephone fraud and related topics.



With 7 million visits per month and over 20,000 comments per month in the UK, tellows offers consumers a perfect platform to bring down annoying callers, spammers and scammers. Let's here it from the tellows users:

*(Daniel): Thank you tellows for the warning!*

*(Nessaja): I'm glad to know that there is a site like tellows that clears up all your doubts and remove your worries about certain calls.*

*(GinFizz): Great to have this site, i wouldn't need to call back this annoying number!*

*(MrAndre): Good job tellows, everything i have to know about fraud protection is here.*

*(Jan): The comments from this site really helped me a lot.*



## 5. How can I protect myself?

### tellows Score

tellows aims to provide a free platform to all those who are looking for information on unknown callers. To achieve this, the focus rests on the special feature called the tellows Score. Thanks to the tellows Score, you are now able to spot the trustworthiness of the calling number at the first ring of your phone.

Reliable phone numbers are represented by scores less than 5 and highlighted in green, whereas dubious numbers are those greater than 5 up to 9 highlighted in red. Hence, the more dubious the number is, the higher is the rating.

Interesting fact: tellows is available in over 50 countries and is used by millions to rate incoming calls!



Positive score

This is a trustworthy caller. Most people rated this number positively.



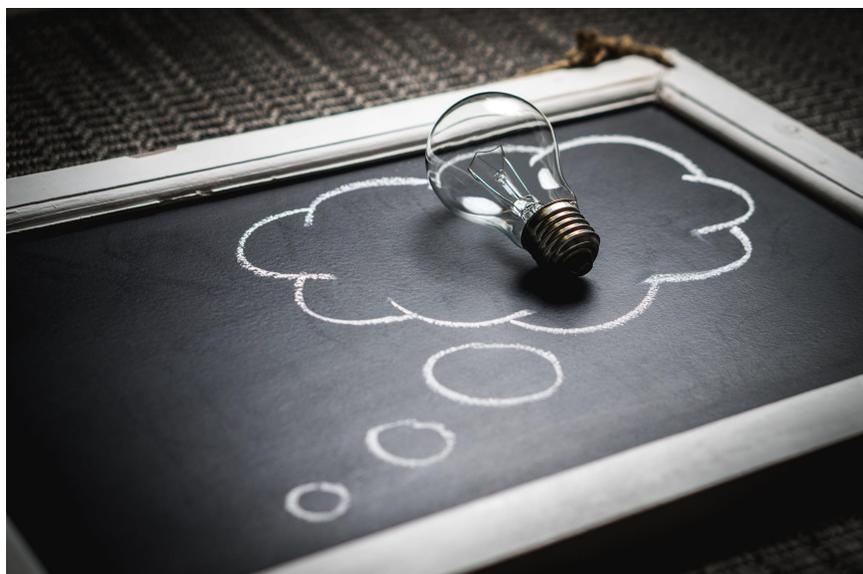
Neutral score

Either this number is still unknown to tellows or there are not enough information available to categorize the caller adequately. However, there is the chance that both negative as well positive comments balance each other.



Dubious score

Attention! The majority of tellows users rated this number untrustworthy. Please make sure to deal with this caller cautiously.



## 5. How can I protect myself?

# The tellows App for Android und iPhone

a caller id for your Smartphone

With the tellows app, you can now identify unknown callers while ringing!

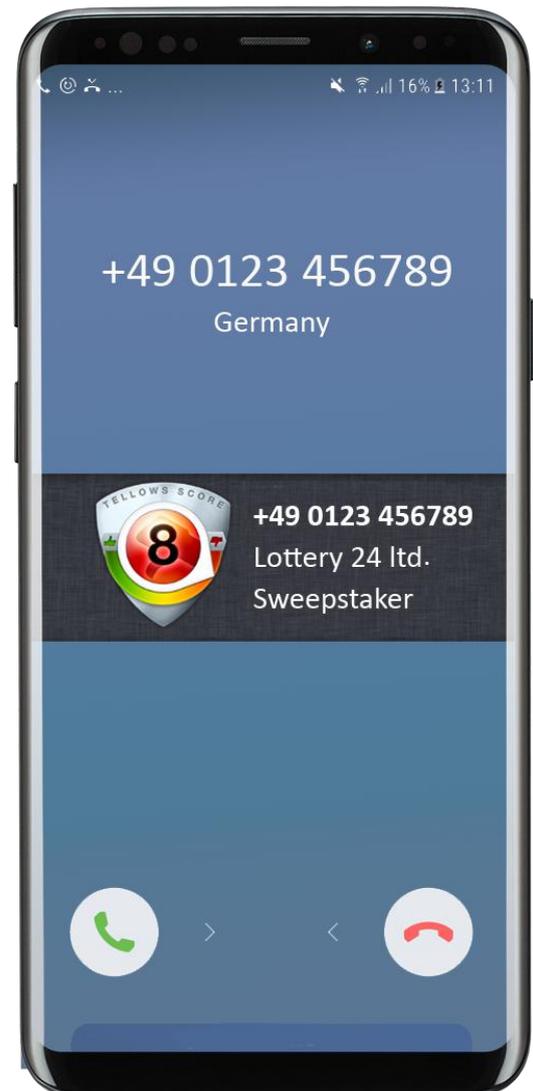
The app will tell you in real-time if the caller is trustworthy or not. On the first ring of your phone, the tellows Score will automatically appear in order to help you to decide whether to answer the phone or cancel it – score 7 to 9 are the most untrustworthy numbers.

The app also allows you to read the ratings of users about this number. Post your own experiences through this app so you can also warn others. The service is completely free of charge. We also do have a Pro-Version of our App. Find out the benefits of the app on the next page.

### iPhone



### Android



*(Grace):  
„Nice App, reliable, it's a  
must-have!“*

*(Thea):  
„It's cool and it really helps  
in identifying unknown  
callers.“*

*(Coby):  
„Super App with practical  
functions to identify and  
manage unknown and  
problematic phone  
numbers.“*

# Features of the tellows App for Android und iPhone

Basic features of the app (free version):

- Identification of incoming calls (detection of unwanted calls) with display of the tellows score (rating), caller name and caller type
- Reverse search of phone numbers and view all comments / ratings to the phone numbers
- Report / comment on telephone numbers
- Login to the tellows account and cross-device assignment of the comments to the user account

Premium features (chargeable or unlockable by code):

- Block unwanted calls by importing a blacklist
- Personal blacklist with all negatively rated numbers of the user available (possible after login)
- Offline caller ID and block possible
- No advertising

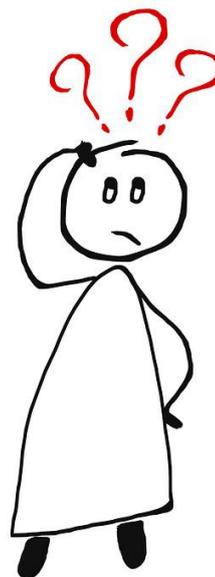


If you are a registered user, you can have the premium features of the Android app for one month for free. You have the advantage of creating a personal blacklist. If you negatively comment on numbers, they will be immediately added to your personal blacklist, even though the tellows score would indicate a better rating. The personal blacklist thus works independently of the reviews of other users. It can be viewed in your member area. You can also see how many phone numbers are on your blacklist.

Particularly noteworthy is that the blacklists work also cross-device. The blacklists can be used with all tellows products, but the personal blacklist can only be used as a registered user. If you want to know more about our products, you can visit our shop.

## More questions?

The entire tellows team hopes that the magazine will help as many consumers as possible in the fight against telephone terror. Of course a nuisance on the phone can never fully be prevented, but the knowledge about scams and legal protection are good starting points to defend yourselves adequately. If you still have questions or you want to express your opinion, please contact us through any of the the following:



Do you have comments about the magazine? Any opinion on the subjects presented? Then write to us!

[kontakt@tellows.de](mailto:kontakt@tellows.de)

*Your feedback is appreciated and helps to more effectively combat telephone scams.*

Experienced the same telephone harassment? Or were you wise enough to outwit the scammers on the phone? How about a new fraud method you know of? Then register the phone number with us!

[www.tellows.co.uk](http://www.tellows.co.uk)

*This way, you get to warn other people and maybe even help others know how to deal with the situation.*

Would you like to remain up-to-date and be informed of legislative changes or new fraud methods? Then visit our blog or our Facebook page!

[www.facebook.com/tellows](http://www.facebook.com/tellows)

[blog.tellows.co.uk](http://blog.tellows.co.uk)

*Get news and participate in discussions about dubious numbers or current topics.*

## Important Addresses

### Information Commissioner's Office

Wycliffe House, Water Lane  
Wilmslow, Cheshire  
SK9 5AF  
Helpline: 0303 123 1113  
(Monday-Friday, 9am to 5pm)  
Tel: 01625 545 745  
Website: [www.ico.gov.uk](http://www.ico.gov.uk)

### Ofcom

Riverside House, 2a Southwark  
Bridge Road, London,  
SE1 9HA  
Helpline: 0300 123 3333  
(Monday-Friday, 9am to 5pm)  
Tel: 020 7981 3040  
Website: [www.ofcom.org.uk](http://www.ofcom.org.uk)

### Telephone Preference Service

DMA House  
70 Margaret Street  
London  
W1W 8SS  
Tel: 0845 070 0707  
Website: [www.tpsonline.org.uk](http://www.tpsonline.org.uk)

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### **Note**

Despite careful content-wise control, mistakes cannot be ruled out.  
Thus, a guarantee of actuality, accuracy and comprehensiveness cannot be applied.

