

# The aliases of a man fed up with calls for PPI claims



**Richard Barr:** Hoisted by his own petard in the fight against scammers



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**D**ay and night we are assaulted by people, begging us to make a claim for mis-sold PPI insurance, asking us to allow them to clear all our debts, and pay us compensation for accidents we have never had.

Equally, we are emailed with spurious invoices from innocuous-sounding companies, or payment notifications from unknown organisations, luring us to click on the link and allow nasty viruses to invade our computers.

My brother-in-law had a minor scrape in his car. Almost immediately he was bombarded by people wanting to negotiate compensation for his 'injury'. When he told them he had not been hurt, they refused to take no for an answer.

Only 20 years ago these threats and scams were virtually non-existent. I remember a minor excitement in the office one day, when a garage proprietor brought in an email he had

received from a deposed African government officer offering to share his huge fortune, so long as he allowed it to remain in the client's personal bank account. It took quite a bit of persuading to discourage him from taking up the offer. Nowadays, messages arrive on a daily basis, promising access to illicit funds that make a lottery win sound like peanuts.

You can turn some of those nuisance calls into personal entertainment. Here's how: nowadays, instead of hanging up when I get an offer to clear my debts or compensate me for my non-existent accident, I always make a point of pressing the button to receive a call back.

My objective, then, is to keep them on the line for as long as possible and waste even more of their time than they do of mine. I adopt various personas, none of which is very far from the truth.

#### **Truculent old-age pensioner**

I imagine myself as a retired High Court judge, and query every single statement made by the enthusiastic scammer, never quite denying that I had the debt/PPI insurance/accident, but never giving enough information to progress the claim. It will often take them 20 minutes to realise they are getting nowhere.

#### **The life story**

Here I am immensely grateful they have called, and I tell them all about my family (and pets). Every time the claim handler tries

to steer me back to my accident, I tell them about the life and times of another of our sheep, her love life, her favourite food, what she had for her birthday, and her political aspirations. My record with this approach has so far been 27 minutes.



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#### **The deaf man**

'I am sorry, you'll have to speak up.' The caller raises his voice and I say: 'I still can't hear you. Louder please.' By this time the caller is bellowing into the phone and I tell him he'll have to speak a lot louder because I cannot understand a word he is saying. I use this technique if I want to get them off the line quickly, as there is a limit to how loud the poor man can shout – presumably he would otherwise deafen everyone else in the call centre from which he is ringing.

#### **The slow burn**

This is useful for those callers who say that there is a virus on your computer and they have

been asked to fix it. Put them on the loud speaker and do the washing up. From time to time ask them if the connection has come through. When they say it has not, wash a few more dishes and make as much clattering as you can. My son has refined the technique by throwing in a discussion about cricket. He has completely outclassed me and managed to keep one of these fraudsters on the line for an hour and a half before the fraudster, very unkindly in my view, ended the call by calling my son, 'you stupid man.'

Things do not, however, always go to plan. I had a call recently from a number I did not recognise. It was a 0151 number, so I assumed it was bound to be fraudulent. I launched in on full truculence, with a grumpy, 'Hallo, what d'you want?' and then blundered on before it percolated through to me that this was not a nuisance call but someone wanting to hire our cottage. I quickly hung up – and then had to figure out what to do next.

Several minutes later I rang back with my sweetest voice to say that we had had some nuisance calls and my stepdaughter's boyfriend had been fielding them. She sounded unconvinced. Needless to say, we did not get the booking.

I have never understood the expression 'hoist by your own petard', but I think I do now. **SJ**