



Partneriaeth Cymru  
yn Erbyn Sgamiau

Wales Against  
Scams Partnership



## Siarter yn Erbyn Sgamiau

## Charter Against Scams

Gweithio gyda'n gilydd i helpu i ddiogelu pobl Cymru rhag sgamiau a thwyll, ac i gynorthwyo dioddefwyr.

Working together to help better protect people in Wales from scams and fraud, and to support victims.

Gall cael eich sgamio neu eich targedu gan dwyll gael effaith ddinistriol ar rai o'r bobl fwyaf agored i niwed yng Nghymru.

Mae sgamiau'n targedu pawb a gallai pob un ohonom gael ein twyllo ganddynt. Credir bod o leiaf 150,000 o bobl yng Nghymru yn cael eu twyllo gan sgamiau bob blwyddyn.

Yn gyffredinol, mae pobl hŷn yn dioddef ddwywaith y gollod ag y mae pobl ifanc yn ei ddioddef, ac amcangyfrifir bod dioddefwyr hŷn yn colli, ar gyfartaledd, £1,200 yr un. Mae rhai pobl hyd yn oed yn fwy agored i niwed am amrywiaeth o resymau, gan gynnwys tloedi, unigedd, llesgedd, nam gwybyddol, ac oherwydd y cânt eu targedu'n benodol.

**Credwn y gall Cymru arwain o ran sefyll ynghyd yn erbyn sgamiau a gwneud ei hun yn wlad anghyfeillgar i sgamwyr.**

Being scammed or targeted by fraud can have a devastating impact on some of the most vulnerable people in Wales.

Scams target everyone and all of us could fall prey to them. At least 150,000 people in Wales are believed to be victims of scams each year.

In general older people suffer twice the detriment that younger people do and it is estimated that older victims lose on average £1200 each. Some people are additionally vulnerable for a variety of reasons, including poverty, isolation, frailty, cognitive impairment and because they are specifically targeted.

**We believe Wales can lead in presenting a united front against scams and making itself a hostile country to scammers.**



## 1 Codi ymwybyddiaeth a dad-stigmatiddio sgamiau

### Byddwn yn

- Gwella ymwybyddiaeth y cyhoedd o sgamiau a thwyll, a chynyddu gwybodaeth am y camau y gall pobl eu cymryd i amddiffyn eu hunain.
- Cael gwared ar stigma ac embaras ynghylch bod yn ddioddefwr sgamiau a sicrhau bod dioddefwyr yn cael eu cynorthwyo yn yr un modd â dioddefwyr troseddau eraill.
- Rhannu negeseuon cyson â'r cyhoedd a'r cyfryngau.



## 1 Raising awareness and de-stigmatising scams

### We will

- Improve public awareness of scams and fraud and increase knowledge about the steps people can take to protect themselves.
- Remove stigma and embarrassment about being a victim of scams and ensure that victims are as well supported as victims of other crimes.
- Share consistent messaging to the public and media.

## 2 Atal ac amddiffyn

### Byddwn yn

- Cynyddu amddiffyniad ar gyfer pawb, yn enwedig pobl sy'n agored i niwed, yn erbyn sgamiau a thwyll.
- Cymryd camau i'w gwneud hi'n anoddach i bobl gael eu targedu gan sgamwyr.
- Cyflwyno rhwystrau ac amddiffyniadau cryfach ar y mecanweithiau y mae troseddwyr yn eu defnyddio i gyrraedd eu dioddefwyr.

## 3 Amlygu a chofnodi

### Byddwn yn

- Gwella'r broses o ganfod dioddefwyr sgamiau a thwyll, a sicrhau y cant gynnig cymorth priodol a mynediad at gyfiawnder.
- Cyflwyno diffiniadau a chofnodi cyson o sgamiau i gynorthwyo i ddeall gwir raddfa eu heffaith.
- Datblygu llwybrau cydweithio a chyfeirio gwell rhwng sefydliadau a llwybrau cymorth cyffredin i ddioddefwyr.

## 4 Gorfodi, mynediad at gyfiawnder ac adfer

### Byddwn yn

- Sicrhau y darperir atebion a chymorth parhaus i ddioddefwyr sgamiau, gan gynnwys cymorth ariannol priodol i'r rheiny sydd wedi colli arian.
- Ceisio erlyn troseddwyr a chael cyfiawnder i ddioddefwyr.
- Gorfodi cosbau ac ataliadau effeithiol yn erbyn troseddwyr, gan gynnwys canslo contractau, dirwyon ac atafaelu asedau.
- Ceisio adfer ymdeimlad o les a hyder i ddioddefwyr.

## 2 Prevention and protection

### We will

- Increase the protection everyone, and especially vulnerable people, have against scams and fraud.
- Take steps to make it more difficult for people to be targeted by scammers.
- Introduce stronger barriers and safeguards on the mechanisms used by perpetrators to reach their victims.

## 3 Identification and recording

### We will

- Improve the identification of victims of scams and fraud and ensure they are offered appropriate support and access to justice.
- Introduce consistent definitions and recording of scams to aid understanding of the true scale of their impact.
- Develop improved joint-working and referral pathways between organisations and common support pathways for victims.

## 4 Enforcement, access to justice and restoration

### We will

- Ensure appropriate remedies and ongoing support is provided to victims of scams, including appropriate financial support to those who have lost money.
- Seek to prosecute perpetrators and achieve justice for victims.
- 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.

# Ymunwch â ni!

Partneriaeth yw Partneriaeth Cymru yn Erbyn Sgamiau o gyrff sydd wedi ymroddi i ddiogelu pobl Cymru rhag sgamiau.

Os gallwch chi neu eich sefydliad chwarae rôl mewn amddiffyn y cyhoedd neu eich cwsmeriaid rhag sgamiau a thwyll, byddem yn falch clywed gennych.

# Join us!

The Wales Against Scams Partnership is a partnership of organisations who are committed to keeping people in Wales safe from scams.

If you or your organisation can play a role in protecting the public or your customers from scams and fraud we would be delighted to hear from you.

[WASP@agecymru.org.uk](mailto:WASP@agecymru.org.uk)

[www.agecymru.org.uk/WASP](http://www.agecymru.org.uk/WASP)

 [#walesagainstscams](https://twitter.com/walesagainstscams)

## Partneriaid sefydlu

## Founding partners

