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the Sunday • Money

RING THE CHANGES

● IF you need to find a number on the internet, try to get it from the company or service's official website.

● Watch out for directory service websites which come up at the top of search rankings. They are likely to give you an expensive number to ring.

● Always click through to the website rather than take a number from the search results page. That way you will see if there are any call charges.

● Never call 084 or 087 numbers. There is almost always a standard or freephone number available for the major firms.

● If you are struggling to find the right number, try the saynoto0870.com webpage. It provides alternative geographic rate numbers.

● Check your call plan to see the charges for higher-rate numbers. Some operators have cheaper access charges while others offer higher priced call plans with calls to these numbers as inclusive. Make sure you are on the right plan for you.

● Remember 070 numbers are **NOT** mobiles. The charges are set as a single rate by each phone company for each number so always check the cost before dialling.

● Mobile numbers in Jersey, Guernsey and the Isle of Man look like ordinary mobile numbers but are charged at higher rates and not treated as inclusive.

THE GOOD, THE BAD AND THE FREEBIES

Costly numbers to watch out for	Total call cost per minute from mobile*	Cost for 15 minutes	Cost for 30 minutes
0843, 0845 and 0845	Up to 62p a minute (Up to 7p service charge and 55p access charge)	Up to £9.30	Up to £18.60
0870, 0871, 0872 and 0873	Up to 68p a minute (Up to 13p service charge and 55p access charge)	Up to £10.20	Up to £20.40
09 numbers	Up to £4.15 a minute (Up to £3.60 service charge and 55p access charge)	Up to £62.25	Up to £124.50
Cheap numbers to ring			
01, 02, 03	These numbers are usually included in your phone's call plan		
0800 or 0808	£0 - free to call	£0	£0

*NOTE: These are maximum mobile costs - calls will cost less from landlines

WAR HERO PHONE STING

SCAMMERS on Google conned a deaf war veteran out of cash when he dialled a premium-rate number thinking it was the Passport Office.

Gordon Cracknell, 93, was charged £46 for less than nine minutes.

The ex-Royal Navy lieutenant, *pictured*, is among millions fooled into paying for what should be free or standard-rate calls. He said: "I had no idea I was dialling a fake number.

"I couldn't really hear them so had to keep calling back.

"My beloved wife passed away earlier this year and this stress is the last thing I need. I would never knowingly have spent nearly £47 on just under nine minutes' worth of calls – especially if I had known there was an official number which would have been included in my call plan and cost me nothing."

Gordon's daughter Lynn, a director for Hamptons International estate agents, said: "The people who set up these scams and go to the bother and cost of ensuring they are the first one to appear on Google searches are parasites and should be stopped.

"My father is vulnerable and there are millions more victims just like him – I've heard of several other cases just by talking to friends."

HOW PREMIUM CALL CHARGES WORK

THE cost of 084, 087 and 09 numbers is split into two parts.

A "per minute" service charge goes to the organisation you are calling – in this case, it is the scammers.

This is typically 7p a minute for 084 numbers and 13p per minute for 087.

For 09 numbers it could be as much as £3.60 per minute.

Then there is an access charge which goes to the phone provider – such as your landline or mobile network – to connect the call.

This is typically around 12p for landlines and around 50p for mobiles. O2 and Vodafone are currently joint most expensive at 55p.

David Hickson

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