

# Ending the Epidemic of Frauds and Scams

Online fraud has risen by a third in the pandemic. We **must ensure justice is delivered to victims** and need to tackle this endemic of scams and frauds head on.

The push to a virtual world in the pandemic has increased the rate of online fraud and scams. Hackers and fraudsters take advantage and prey on people over the internet.

These criminals trick innocent victims into transferring them money through “push payment scams”. The banking industry is not being held accountable. It could do more to prevent these scams and support victims who slip through the net.

**We need to put a stop to this.** We must do more to stop those criminals taking advantage of an increasingly virtual world.

**Our government has failed to properly resource the police.** Only 3% of reported fraud offenses were investigated fully by the police last year. This is a systemic failure. **The public should be able to trust that as victims of crime they will be compensated.**

We deserve to live in a society free from fraud and scams.

That’s why we are calling to:

- Name and shame the banks with the worst record at prevent fraud and reimbursing victims
- Set minimum standards for all banks on preventing fraud
- Replace the voluntary industry code for preventing push payment scams with a mandatory code **which includes reimbursing victims**
- Create a national warning system for scams where individuals can check and report suspicious activity

[Read the motion in full](#)

As Liberal Democrats we champion a free and fair society. Online fraud and the continuing distress and fear it causes is a threat to this. We must tackle these crimes head on.

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Author:

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# Alex Cole-Hamilton's Full Conference Speech

Conference, it is a tremendous honour for me to address you for the first time as the leader of our Scottish party.

I'm conscious that today I am addressing some of my political heroes.

I cannot overstate the sense of responsibility I feel to the great Scottish Liberals on whose shoulders I stand, and whose legacy I inherit, among them friends and mentors like Jim Wallace, Jo Swinson and Charles Kennedy.

But I would not be standing here, I would not have a seat in the building behind me were it not for Willie Rennie.

With the most recognisable smile in Scottish politics, **Willie has silenced any talk of our extinction in Scotland** and with record breaking majorities in our constituencies he has redefined the meaning of the word fortress.

Willie, you are one of my best friends and we will never be able to repay the debt we owe you.

Bobby Kennedy once said:

"Fear not the path of truth for the lack of people walking on it."

In recent times it's felt like we've been walking a lonely road as Liberals in this country. We've suffered many setbacks and have had to work hard to regain trust and belief.

But the one thing that has sustained us on that journey is the one thing our country is now crying out for.

And that's **hope**.

After everything we've been through, **Scotland needs new hope right now**.

As a party we deal in hope because it sustains us. Because we see the best in things, in the people we live among and in the communities we serve.

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I got into politics because **people matter to me**. Like everyone in our party, I am inspired and thrilled by the idea of community.

When Covid hit, people didn't hunker down and padlock their doors.

They came forward in their thousands to volunteer at test centres, in key worker hubs and **to help those in need** around them.

**Our movement is rooted in hope** and the belief for what the word community can mean.

Neighbours looking out for neighbours, sharing with each other and caring for each other.

That is as important in our streets and towns as it is in the global village.

Everywhere I look there is a sense that people are remembering that about us.

Understanding when they put trust and belief in the Liberal Democrats they get a return on that investment for them and for their communities.

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We prove time and again door by door and street by street that **a thousand seemingly tiny acts of public service can move a mountain of public opinion.**

Whisper it, but there’s something in the air about our party, a growing sense of optimism and of confidence, in opinion polls and in by election results.

From Chesham and Amersham to Wick in the northern-most tip of Scotland **we are winning again and we are winning against the odds.**

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It should give us all such hope and my goodness doesn’t the country need a bit of that.

After two of the hardest years any of us have known, people are crying out for the hint of new possibility, that as we come out of the pandemic, we could do things differently.

And we need to do things differently, because **we cannot limit our ambition to going back to the way things were.**

Long before we’d heard of Covid-19, things were bad in Scotland.

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On the educational attainment gap, missed climate targets and record mental

health waits.

On GRA reform.

On the threadbare state of our police force.

**The measure of effective government is in the delivery of public services.**

That is never more true than in a time of national crisis.

The pandemic demanded every ounce of the government's attention.

**It also allowed ministers to set aside the hard stuff.**

Patients in pain, sent letters telling them their treatment would start in 12 weeks, when in fact, they wouldn't be seen in 50.

All of these were matters of policy that presented a problem for the SNP and so it used the Covid emergency to deflect and defer action on them.

And yet, despite all that, on the eve of a deadly second wave, the First Minister found time and space for a bill about another independence referendum.

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Conference, there is a muscle memory to the politics of Scotland.

Every election, we are told that each vote cast is either a mandate for another referendum or the only way to stop it.

This has become the full extent of public debate in our country.

**People are suffering because of it.**

**Progress is stifled** by a clash of nationalisms, the Scottish Nationalism of the SNP, but also the Brexit nationalism of Boris Johnson's Conservative party.

We are trapped between flags.

**Between politicians who mythologise and pine for ancient nations and borders, when the world has moved on and demands international co-operation.**

If this boils down to a choice between those two nationalisms, then **everybody loses.**

So, I say enough.

People ask me why, as Liberals and as Democrats we continue to oppose another independence referendum.

I'll tell you why. Two reasons.

Firstly, just as with Vote Leave and the prospectus for Brexit where the sum total of the offer was written on the side of a bus, the SNP are asking people to write a blank cheque, to take a leap in the dark.

Nobody will tell us what currency we'll use, who will pay our pensions or the nature of the border at Berwick.

Above all, we oppose it, because the relentless constitutional drumbeat drowns everything else out. **It holds us back.**

In Scotland today, if your daughter fell off her bike and broke her arm you could reasonably expect her to be in plaster by the end of the day.

If she came to you self-harming then she will join **the longest queue in the NHS.**

Conference, at this precise moment, well over **1500 children are waiting more than a year for mental health treatment.** It is a national outrage.

Those statistics tarnish the record of the government. But what absolutely ruins it is the drug deaths emergency.

**Scotland has the worst drug mortality in the developed world.** It is nearly 4 times the rate of England and Wales.

Time and again, the SNP government have shown themselves unequal to the task of reducing this devastating problem in Scotland.

In fact 5 years ago, with rates rising and records already mounting, **Nicola Sturgeon saw fit to cut budgets to drug services by 22%**, sending organisations to the wall and severing support.

Last year we posted a new grim record on drug deaths, triggering a ministerial reshuffle and the introduction of a dedicated post reporting directly to the First Minister.

On her appointment, the new minister made it clear that first and foremost we just need to stop people dying.

She had both my agreement and support for that ambition.

But nine months later **people continue to die** at the same rate as before.

New statistics indicate that last year's terrible record will be matched.

The SNP claim that these deaths are a result of UK Government policy.

**That is a fallacy.**

If this were the fault of reserved powers or austerity, we would see the same rates of people dying on the streets of London as we see in Glasgow.

We don't. **Glasgow is 10 times worse.**

Conference this is a particularly Scottish problem, which now demands international attention.

That is why this morning I have written to the Director General of the World Health Organisation, asking him to mobilise and send a task force of global experts on drug mortality to Scotland to help **get this public health disaster under control.**

Conference, there is a new SNP/Green coalition in Scotland.

Their very first act was an illiberal one.

Scotland is the first and possibly the only corner of these islands to **undermine the basic right to medical privacy** with the introduction of vaccine ID cards.

But make no mistake, this new coalition is about one thing, and it's not the environment.

Its central mission is a constitutional one, threatening to utterly consume the precious little time left before our planet is irreparably damaged.

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So conference, **it's up to Scottish Liberal Democrats to provide hope for the climate emergency.**

We've won some of the toughest climate targets in the world.

Those targets need to be met.

But that's something **the Scottish Government has failed** to do year after year.

It's not hard to see why.

Take transport where **emissions haven't budged in thirty years.**

You can practically taste it in the air outside my constituency office, sitting as it does on one of the most polluted roads in the entire country.

I hear people say they would drive an electric car if they could trust the charging network.

So let's give government a real stake in making those chargers available and keeping them running.

Let's insist new **public sector vehicles are electric.**

I hear people say cost is a barrier.

Let's spread those costs so they are affordable, with **longer government-backed interest free loans**.

That could be worth more than £100 a month to household budgets.

And people need to trust that an EV can get them from A to B.

So there should be a new entitlement to show what is possible.

Take an EV for a spin for a weekend and the Government will pick up the tab.

Take one for a trip and folk won't look back.

That's just the start, there's so much more to come, because **we need new hope for the climate emergency**.

In the run up to COP26 I'll be laying out a range of measures Liberals want to see.

Conference, Scotland is a beautiful and dynamic place to live.

Our people are proud and our history is magnificent.

But we have been subdued.

By the collapse of industry, by failing health and by ministerial disinterest.

That is why Scotland is in such need of hope right now.

**It's time to show the people of this country what we can do for them.**

Because, I'm tired of winning elections based on who we're not.

So let me set out what we're for.

If you want a party that will **fight the climate emergency with ferocity** but without the baggage of nationalism, come with us.

If you want to live in a country which offers the **best education in the world**, which **values its carers and those they care for**, then come with us.

If you want a party that **stands unwaveringly for human rights at home and abroad**, one that will **stand up to state intrusion in your lives** come with us.

If you're affected by the **national mental health crisis** then come with us.

Come with us and I promise you that Liberal Democrats in the villages and towns of Scotland will show you the meaning of the word hope once again.

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## [Alex Cole-Hamilton's Conference Speech – Highlights](#)

Alex Cole-Hamilton, MSP for Edinburgh Western (Constituency) and Leader of the Scottish Liberal Democrats delivered an emotional speech to conference today.

We've gathered the highlights for you to explore, or you can read or watch his full speech here:

[See Alex's full speech](#)

**Alex kicked things off by expressing his heartfelt thanks to his Scottish Liberal inspirations:**

"I cannot overstate the sense of responsibility I feel to the great Scottish Liberals on whose shoulders I stand, and whose legacy I inherit, among them friends and mentors like Jim Wallace, Jo Swinson and Charles Kennedy.

But I would not be standing here, I would not have a seat in the building behind me were it not for Willie Rennie.

With the most recognisable smile in Scottish politics, Willie has silenced any talk of our extinction in Scotland and with record breaking majorities in our constituencies he has redefined the meaning of the word fortress."

**And reminded us of the resilience that hope gives his party in their fight for truth:**

"In recent times it's felt like we've been walking a lonely road as Liberals in this country.

We've suffered many setbacks and have had to work hard to regain trust and belief.

But the one thing that has sustained us on that journey is the one thing our country is now crying out for.

And that's hope.

After everything we've been through, Scotland needs new hope right now.

As a party we deal in hope because it sustains us. Because we see the best in things, in the people we live among and in the communities we serve."

### **Alex senses that ripples of hope are spreading:**

“Everywhere I look there is a sense that people are remembering that about us.

Understanding when they put trust and belief in the Liberal Democrats they get a return on that investment for them and for their communities.”

“Whisper it, but there’s something in the air about our party, a growing sense of optimism and of confidence, in opinion polls and in by election results.

From Chesham and Amersham to Wick in the northern-most tip of Scotland we are winning again and we are winning against the odds.”

### **And that hope is needed now more than ever...**

“Long before we’d heard of Covid-19, things were bad in Scotland.

There were warning lights blinking across the dashboard of public policy, they remain unattended to:

On the educational attainment gap, missed climate targets and record mental health waits.

On GRA reform.

On the threadbare state of our police force.”

### **Alex berates the shameful state of the Government’s priorities:**

“The pandemic demanded every ounce of the government’s attention. It also allowed ministers to set aside the hard stuff.

Patients in pain, sent letters telling them their treatment would start in 12 weeks, when in fact, they wouldn’t be seen in 50.

All of these were matters of policy that presented a problem for the SNP and so it used the Covid emergency to deflect and defer action on them.

And yet, despite all that, on the eve of a deadly second wave, the First Minister found time and space for a bill about another independence referendum.”

### **And mourns how nationalism traps us and sweeps away what really matters:**

“Every election, we are told that each vote cast is either a mandate for another referendum or the only way to stop it.

This has become the full extent of public debate in our country.

People are suffering because of it. Progress is stifled by a clash of nationalisms, the Scottish Nationalism of the SNP, but also the Brexit nationalism of Boris Johnson’s Conservative party.”

“Conference, at this precise moment, well over 1500 children are waiting more than a year for mental health treatment.

It is a national outrage.

Those statistics tarnish the record of the government.

But what absolutely ruins it is the drug deaths emergency.

Scotland has the worst drug mortality in the developed world.

It is nearly 4 times the rate of England and Wales.

Time and again, the SNP government have shown themselves unequal to the task of reducing this devastating problem in Scotland.

In fact 5 years ago, with rates rising and records already mounting, Nicola Sturgeon saw fit to cut budgets to drug services by 22%, sending organisations to the wall and severing support.

**It is time for action:**

“The SNP claim that these deaths are a result of UK Government policy.

That is a fallacy.

If this were the fault of reserved powers or austerity, we would see the same rates of people dying on the streets of London as we see in Glasgow.

We don't. Glasgow is 10 times worse.

Conference, this is a particularly Scottish problem, which now demands international attention.

That is why this morning I have written to the Director General of the World Health Organisation, asking him to mobilise and send a task force of global experts on drug mortality to Scotland to help get this public health disaster under control.”

**For meaningful change before our planet, our home, is irreparably damaged:**

“It's up to Scottish Liberal Democrats to provide hope for the climate emergency.

We've won some of the toughest climate targets in the world. Those targets need to be met. But that's something the Scottish Government has failed to do year after year.”

“We need new hope for the climate emergency. In the run up to COP26 I'll be laying out a range of measures Liberals want to see.”

**The Scottish Liberal Democrats fight for change, with hope at their very core:**

"If you want a party that will fight the climate emergency with ferocity but without the baggage of nationalism, come with us.

If you want to live in a country which offers the best education in the world, which values its carers and those they care for, then come with us.

If you want a party that stands unwaveringly for human rights at home and abroad, one that will stand up to state intrusion in your lives, come with us.

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## [Restoring the education and cultural ties that have been lost to Brexit](#)

We have enjoyed fantastic links with our European neighbours for decades.

Our school children have benefitted from **easy language exchanges and visa-free school trips**. Young people have been able to live, study, and work **across 27 different countries**. Students have enhanced their education via the **Erasmus scheme**. Artists and musicians have been able to travel freely between us and the continent.

We cannot allow this government to deprive us of the unique educational, cultural and artistic opportunities that come with a close link to the EU. **These opportunities have all been harmed by Boris Johnson's botched Brexit deal.**

This government has shown it does not value arts or creativity despite being world leaders in these industries."

As a replacement for the Erasmus funding scheme, the government has come up with the woefully inadequate "Turing Scheme".

This scheme is less well funded, doesn't provide our students with the same opportunities, and makes it harder to welcome EU students into our higher education institutions.

The pandemic has shown us the grave importance of international collaboration, especially when it comes to research. Yet this government freely puts barriers in place to prevent the vital exchange of knowledge and ideas.

We are delighted that our members recognise the enormous value of close ties with the EU.

Here is what we want to do:

- First and foremost, **improve the Turing Scheme**. This means having reciprocal partnerships between UK and EU institutions and ensuring the same level of funding is available under Erasmus.
- Aim to **rejoin the Erasmus Plus Scheme**.
- Negotiate passport and **visa-free school visits to EU member states**.
- **Encourage town twinning** for educational and cultural exchanges between the UK and EU.
- **Agree paperwork-free travel** for musicians, touring artists and their support staff.

[Read the motion in full](#)

Leaving the EU will worsen the opportunities available to society and especially our young people.

This government has shown it does not value arts or creativity despite being world leaders in these industries. Atrocious domestic policy has slashed funding for arts in the school curriculum and on university-based courses. Depriving us of access to Europe only worsens this.

So much has been lost by leaving the EU.

We owe it our students and young people to undo some of that damage.

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## [Helping Build a Lasting Peace in Israel and Palestine](#)

During the awful violence in May, Britain was absent from the world stage – despite our historic responsibilities to the region.

That's why today we have set out a route map for the UK Government to follow in its engagement with the region. It is vital that long-term underlying tensions are to be addressed if we hope to achieve a **lasting peace rather**

**than a short term truce.**

We have once again reiterated our call for **immediate recognition of the state of Palestine** – and called on the UK Government to go further.

Our members have voted for a motion that would see more trade with Israel and Palestine, further resources committed to peace, and international law upheld by proposing legislation to cease trade with the illegal Israeli settlements in Palestinian territory..

The Liberal Democrats have **become the first UK political party** to formally support the creation of a **peace fund** for the region, to build trust between Israeli and Palestinian communities, modelled on similar schemes previously used in Northern Ireland.

We are calling for **increased trade and cooperation** with Israel and Palestine – including in the fields of science, medicines and technology.

And we are also ensuring that as we increase our trading relationships, that **international law is upheld**, by proposing legislation to ensure that goods and services from illegal Israeli settlements in Palestinian do not enter the United Kingdom, unless and until a negotiated settlement is reached.

It's time for the UK to centre **human rights, trade, and international law** at the heart of its approach to this decades-long conflict.

You can read the further detail of our support for the peace process here: [libdems.org.uk/f39-peace-israel-palestine](https://libdems.org.uk/f39-peace-israel-palestine)

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