

Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

In this issue

What is courier fraud?

Case studies

Spot the warning signs

How to protect yourself and your loved ones

"Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them.

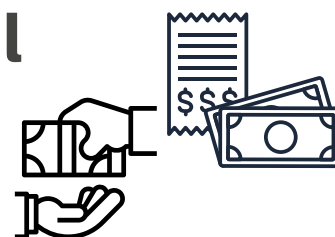
"We're working hard to prevent this and support vulnerable victims of fraud or scams.

"By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim."

- Detective Chief Inspector Rob Walker, Surrey & Sussex Police Economic Crime Unit

Courier Fraud Special

This May, all forces are working together on a national campaign to target criminals committing courier fraud, a crime which has continued to increase.



This newsletter tells you what courier fraud is, how to spot the signs and what you can do to prevent it.

What is courier and impersonator fraud?

Courier or impersonator fraud is where a fraudster calls a victim impersonating the police or a bank. The fraudster claims to need the victim to partake in a fraud investigation by withdrawing or transferring funds. In some cases, victims have been persuaded to buy Rolex watches or gold bars - although in most cases, victims are persuaded to transfer money into another bank account or hand over cash and bank cards after disclosing their PIN.

After persuading the victim to part with funds, fraudsters will often send a 'courier' to the victims address to collect cash or cards.

Fraudsters often give varying stories as to why they need the victims help. They may claim that the victim's bank is committing fraud, that they have arrested a fraudster who they need evidence against, or that they have spotted fraudulent activity associated with the victim's accounts. They can be very convincing and will often discourage victims from speaking with anyone else about the situation.

In Surrey and Sussex, courier and impersonator fraud is one of the highest recorded fraud types affecting our residents. In 2021, Surrey and Sussex received 1063 reports of courier and impersonator fraud in relation to vulnerable and elderly victims.

57% of victims lived alone; the majority of victims were over the age of 75. 37% of victims were male, 63% of victims were female.

Protect yourself from courier fraud



Act with care if you get an unsolicited call



The police or your bank will **never** ask you to withdraw money or hand over your bank cards



Never transfer funds into a new account on the instruction of an unexpected caller - even if they tell you the account is in your name



Never share your PIN number or enter your PIN number into a telephone



Never withdraw money or give your bank cards to **anyone** who comes to your door, no matter who they say they are

Please pass this advice onto your loved ones, particularly those who are elderly or vulnerable

Case Study

An 85-year-old female from East Sussex was called by someone claiming to be from the police. The caller claimed to be 'DI Evans' from the 'fraud team'. The caller explained to the victim that they had arrested a suspect who was claiming to be the victim's niece. The victim was then passed to a different 'officer' who claimed the arrested female worked at a bank and the victim's bank account was under suspicion of fraud.

The victim was asked to support the investigation by attending her local bank branch and withdrawing £5000, which was to be later collected by a 'courier' and 'analysed'.

The victim attended her local branch to make a withdrawal. Once in the branch, the victim indicated to staff that she was secretly on the phone to someone which raised suspicions. Staff at the bank refused the withdrawal and raised banking protocol. Thankfully, due to the quick actions of the bank, the victim did not suffer any loss and was safeguarded by the bank and genuine police officers who attended.

Spot the warning signs of courier fraud



Have you had a phone call out of the blue by someone claiming to be from your bank or the police?



Did you receive a text message asking for your personal and/or banking information?



Are you being asked to withdraw or transfer funds to a 'safe account' due to an urgent investigation?



Has the caller suggested cash or bank cards be collected from your home address?



Have you been asked to post your bank cards or a sum of cash?

How to check if a caller is genuine



Stop! If the caller has introduced themselves as someone who works for the police, wait five minutes and then call us on 101 to check their identity



Has the caller given their details? Have they explained why they are calling you?



If in person, ask to see the persons warrant card



Always question and follow your gut instinct - never be afraid to ask an officer to show they are genuine. A genuine police officer will always provide their details and allow you time to check their identity with 101

Have you been a victim of fraud?

If you or someone you know is vulnerable and has been a victim of fraud call:

Surrey Police on **101** or visit www.surrey.police.uk

Sussex Police on **101** or visit www.sussex.police.uk

Report fraud or attempted fraud, by contacting Action Fraud at
http://www.actionfraud.police.uk/report_fraud or call **0300 123 2040**.