

Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

In this issue:

Courier Fraud

Gift Cards and Vouchers

Case Studies

Types of fraud seen

Awareness prevention

Volunteering opportunity

CHANGING TACTICS – COURIER FRAUD (BANK AND POLICE IMPERSONATION FRAUD)

Courier fraud is currently the most prevalent fraud type across both forces targeting the elderly and vulnerable. This is where Fraudsters will telephone victims and impersonate Police or Bank staff and it accounts for nearly 20% in Sussex and 25% in Surrey of fraud reported by vulnerable victims.

The fraud involves the victim receiving a call from someone impersonating their bank or police who will ask the recipient of the call to take action to protect the money in their bank accounts. Fraudsters will use a variety of different methods that rely on victims making bank transfers withdrawing cash or purchasing high value goods including gold bars and expensive watches, and on occasions a courier will actually attend the victims home address to collect the money, cards or expensive goods.

We have recently seen a change in the fraudsters initial contact with victims whereby they are sent an official looking letter or an SMS (text message) from their bank, which is then followed up by a phone call from the 'Bank' but they are both initiated by the fraudsters. This supports the fraudster to add legitimacy to the follow-up contact.

An example of the letter can be seen here:

The caller will then attempt to keep the victim on the phone, during which time they could ask you to do any of the following:

- Withdraw money from the bank to hand to a courier who comes to the home address.
- Withdraw Euro's from a local Bureau de Change to hand to a courier who comes to the home address.
- Hand over bank cards and pins to a courier who comes to home address.
- Buy jewellery, watches and /or gold bullion to hand to a courier who comes to the home address.
- Post cash to an address given by the caller.
- Ask the victim to download software to their computer whereby the caller accesses the victims online bank accounts and transfers money to a 'safe account'.



If you feel suspicious about correspondence from the bank, please contact the bank directly through a secure channel e.g. The phone number from the back of your bank card, through a banking app, in person at a branch. The bank will have view of all legitimate correspondence that is sent and will be able to confirm if it is genuine. Report frauds to Action fraud online www.actionfraud.police.uk or over the phone on 0300 123 2040. If the victim is Elderly or vulnerable ring 101, if you feel they are in immediate danger please ring 999.

“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.”

T/Detective Chief Inspector
Antony Leadbeatter, Surrey
Police & Sussex Police
Economic Crime Unit

GIFT CARDS AND VOUCHERS



The use of gift cards in fraud scams now becoming increasingly common. We are seeing these used in 13% of frauds reported by vulnerable victims in Sussex and 10% of frauds in Surrey. The main types of gift cards/vouchers being requested are for Apple iTunes, Amazon, and Steam. If anyone is asking for payment via these vouchers, please be advised that this is most likely to be a scam. Also it can be difficult for a bank to provide a refund when payment is made by victims of fraud when using gift cards.

CASE STUDY ONE

A pet lover was looking to get a dog, and decided to browse Facebook for people breeding dogs, and found what she thought was a local breeder who hosted a group page for people looking for puppies, and almost as soon as she joined the page, she received a private message from the “breeder” asking if she was looking to buy a puppy. She was then asked if she wanted to buy a puppy that she would need to pay a deposit using iTunes gift cards to the value of £140, and to send the serial numbers of the vouchers, which she did.

She was then given an address where she would be able to meet the puppy. She went to the address but found there to be no one there and no dogs. When she went back on to Facebook to challenge the breeder, she found that she was now blocked from communicating with them.

CASE STUDY TWO

A young man received a friend request from an attractive girl on Instagram, and then proceeded to talk via private messaging. The girl then asked if they could message over WhatsApp. When they moved to WhatsApp the conversation started to become more flirtatious. She sent him explicit photo's and asked him to send her some back. When he did this, the tone of the conversation completely changed, and she started to blackmail the victim into sending money via iTunes gift cards or she would share the image with all his Instagram friends. The young man fearing that this image would be shared sent over the requested amount via iTunes gift card. The girl stated the cards didn't work and requested more. At this point the young man discussed what was happening with his parents who reported this to the police.

Types of fraud seen using gift cards for payment:



Romance Fraud



Sextortion



Courier Fraud



On-line Shopping scams



Investment Scams

FRAUD AND SCAM AWARENESS PREVENTION EVENTS BY SUSSEX AND SURREY POLICE

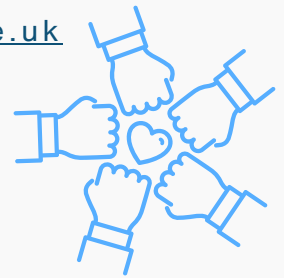


As part of our campaign on fraud prevention and awareness within Sussex and Surrey, we are now offering in person talks or discussions on how to stay safe from Frauds and Scams, this will include what to look for, how to keep yourself safe and reporting methods if you feel you have been a target of frauds and scams.

These talks are aimed at any groups who would like to learn more, including Youth, Religious and Specialist Groups. The talks are free. One of our team of Fraud Prevention Volunteers alongside Police Community Support Officers from the local Neighbourhood Teams, where available, will attend in person to deliver the Fraud Prevention advice.

If your Organisation/Community group feel that you would benefit from this or to find out more, please contact us at:

SussexandSurreyFraudPreventionEngagements@surrey.police.uk



VOLUNTEERING OPPORTUNITY – EAST SUSSEX

With fraud now responsible for almost half of all recorded crime and with a high chance of repeat victimisation it is essential that we gain consistent coverage for fraud prevention across Sussex and do our best to educate the public on the risks of scams, we are looking to expand this role to also include fraud prevention engagement events, including delivering fraud presentations and attending events / key locations to hand our fraud prevention literature and provide advice to the public e.g. farmers markets, community centres etc. Where possible also utilising Police Community Support Officers, Fraud Community Engagement volunteers and key Partner agencies to deliver this.

To enable us to do this across Sussex we are currently recruiting volunteers to support our East Sussex team to provide this much needed public service.

If you feel this is something that you would like to explore further, please see our application for the role including the full role profile below.

<https://www.lumesse-engage.com/policejobssurreyandsussex/jobs/fraud-prevention-engagement-volunteer-sysx-vol00343>