



Rob's Rapport

Happy New Year. There have been a number of changes to your Neighbourhood Sergeants this month. I have include an up-to-date contact list with the newsletter – can you replace any old lists you might have with this one please.

OWL continues to steadily grow, with over 10,000 of you now receiving this newsletter each month as well as other local NHW and police messages for your area. Please tell your friends and neighbours about OWL. It is easy to join, and the more residents we have on it, the more effective our messaging becomes.

Inspector Rob Bryan

Fraud and cyber crime

Don't be had over by meely mouthed fraudsters or online con artists. Our key messages are:

- Be suspicious of all 'too good to be true' offers and deals. There are no guaranteed get rich-quick schemes.
- Do not agree to offers or deals immediately. Insist on having sufficient time to obtain independent or legal advice before making a decision.
- Do not hand over money or sign anything until you have checked the credentials of the company or individual involved.
- Never send money or give bank or personal details to anyone you do not know or trust

(whether in the UK or abroad) or use methods of payment that you are not comfortable with.

- Never give banking or personal details to anyone you do not know or trust. This information is valuable – make sure that you protect it.
- Always log on to a website directly rather than clicking on links provided in an email. Do not rely on glowing testimonials: find solid independent evidence of a company's success.
- Always get independent or legal advice if an offer involves money, time or commitment.
- If you spot a scam or have been scammed, report it and get help. Contact Action Fraud on 0300 123 2040 or online at actionfraud.police.uk. Contact the police if the suspect is known or still in the area.
- Do not be embarrassed to report a scam. Scammers are cunning and there is no shame in being deceived. By reporting, you will make it more difficult for them to deceive others.
- If you receive a suspicious phone call end it immediately. Hang up the phone. In order to clear your line from the scammer, wait at least five minutes before making any calls. **DO NOT** hand over any money or items purchased as a result of this type of phone call.

Please be aware of the following:

Your bank will never attend your home.

Your bank and the police will never collect your bank card.

Your bank and the police will never ask for your PIN.

Here are some of the more common frauds:

Courier fraud - Average age of victims is around 70 years. Victims are contacted on their home phone by the suspect who pretends to be a police officer, bank employee or someone in a fraud investigation role. They inform the victim that their credit or debit cards have been used in a fraud. They continue to convince the victim that they are genuine by telling them to call 999 or the bank fraud number on the back of the card. Once the victim dials this number, they are instructed to provide their bank PIN and other personal details. The victim is advised that a courier will attend and collect the card for forensic examination. A courier, usually an unwitting taxi company, attends to pick up the card and takes it to a location and is met by a further suspect who takes possession of the card. The card is then used to withdraw cash from an ATM.

Variations on this theme include the victim being told that their account contains counterfeit money and then asked to attend their bank and withdraw a large sum for the purpose of a police investigation; the victim attends the bank, withdraws money and returns home. A courier arrives and collects the cash.

Dating fraud - The suspect makes contact with a victim through a dating site and progressively builds trust ensuring they do not meet the victim in person. The suspect hides behind a false name and photographs. The suspect introduces a scenario into the relationship, e.g. a sick family member, which requires finances that the suspect cannot cover due to financial hardship (all part of the story). The suspect relies on the victim's emotions, trust and generosity in offering financial assistance and will often offer to pay the money back once they are in a position to do so. Once they have the victim 'hooked', they will embellish the story to get the victim to continually provide more and more financial help.

Online shopping and auction fraud - Victims make payment for items that never arrive. The victim will be directed to make payment via non-recommended methods or in the false belief that they are making secure payments. In some cases,

the photograph and details of the item 'for sale' are cloned from original sellers' details.

Other frauds in this category are victims paying a fair price for designer goods which are delivered but are actually fakes.

Door to door sales and bogus tradesmen - Charity scammers call door to door falsely stating that they are collecting money for charities or selling goods on behalf of charities. Bogus traders call at victim's house (victims are often elderly) stating that repair work is needed to their home, e.g. roof, guttering or other location inaccessible to the victim, and offer to rectify the fault for large sums of money up front. Victims may be taken to their bank to withdraw cash in person. Work will often never be completed or even required.

Ticketing frauds - Event tickets are promoted and sold through websites with payment requested by bank transfer. The victim is sent a counterfeit ticket and normally only discovers this when they arrive at the venue and is identified as counterfeit by the venue. Alternatively, the victim is falsely told by the fraudster that the ticket will be sent by post or it will be available for collection at the venue.

Insurance fraud - 'Cash for crash' is a fraud where organised groups purposely cause accidents, especially at approaches to roundabouts and junctions. The fraudsters fake an injury with the intention of getting a big pay out from the victim or their insurer.

