THE POLICE CRIME PREVENTION INITIATIVES

FRAUD GUIDE

What's Going On?

MOPAC | MAYOR OF LONDON
OFFICE FOR POLICING AND CRIME

POLICE CPI
Police Crime Prevention Initiatives

Introduction

This guide is one of a series of guides produced by Police Crime Prevention Initiatives (Police CPI) on behalf of the Mayor's Office for Policing and Crime (MOPAC). These guides form an important element of a larger project which seeks to increase understanding about the various types of fraud and in doing so improving awareness and making people less vulnerable to falling victim to these scams.

Unusually, this project brings together skills and experience of a retired Detective Chief Superintendent from the Metropolitan Police, working with a reformed fraudster, thus providing a unique insight into the tradecraft and methodology of fraudsters.

Contents

Fraud – a numbers game

The following is a list of things that happen every day to thousands of people. Fraud is a 'numbers game' and that means if the fraudsters target a thousand people and less than 10 fall for the scam - that is still worthwhile. Many scams are generated automatically by computers, so the net cost of each attempted scam is virtually zero.

Below is a list of some of the prominent scams going around at the minute, but always be aware that there are many others and numerous variations on all of these. Many of these scams rely on the fact that people are often trusting and willing to accept what they are being told at face-value rather than dig deeper to check things out. Other scams exploit our desire to make (or save) money, which in the current climate is perfectly understandable.

Don't forget the old saying that 'there is no such thing as a free lunch' and whilst you might be initially curious or tempted, pause and think again. The government's new Anti-Fraud campaign Stop Think Fraud is a useful place to visit, as it seeks to give you the knowledge and tools you need to stay ahead of scams.

Common types of fraud

The examples given below are not intended to unnecessarily frighten people, however, it would be wrong not to bring these scams and how they work to your attention. These scams are indiscriminate, they target, all genders, all ages, and all groups. Please use this information to stay safe.

Text Messages

Q. I've received a text message advising me that I've missed the delivery of a parcel. I have been instructed to click on a link that will allow me to rearrange a specific timeslot for the next delivery.

A. Delete the text message immediately. Clicking on the link could download malware onto your phone, giving the fraudster access to all your personal details. This will include online and telephone banking. From this they can change your account password, lock you out and empty your bank account.

Text & WhatsApp Messages

Q. I've received a message from my daughter advising me that she has lost her phone, and this is her new number. Just a few hours later she said she urgently needed cash and she would explain the reasons why later.

A. Your daughter's phone has probably been hacked and her contacts copied. Other family members or friends are likely to receive similar requests. Grandparents are often scammed by a fraudster pretending to be their grandchild, who then pleads with them to transfer money but not to mention it to their parents. ***Tip: if you are in doubt, ask the sender a question that only they would know the answer to such as their grandparents house number or the colour of their front door.***

Q. I've received a message with a 6-digit code that I didn't request.

A. This may be a sign that someone is trying to hack into your account from a different device. You may then receive another message from one of your contacts explaining that the code was sent to you rather than them by mistake and they ask you to forward it to them. In reality, their device has been hacked and if you send them that code it will effectively allow the fraudster access to your account and your contacts. ***Tip: Do not forward any codes to anyone even if you think the text is from a trusted contact. Ring them and ask why they require it.***

Parcel Delivery

Q. I've received a parcel that I didn't order, but it is addressed to me. I've now got another driver from the same courier at my door telling me it was delivered in error and asking for it back.

A. This is a delivery scam. One of your accounts (bank or online shopping) has been hacked and a scammer has ordered goods in your name/address. They can track the legitimate courier on their phone, so they know when it has been delivered. The scammer then comes to your door pretending to be from the same courier (they have a selection of uniforms in their car to use as necessary) saying it has been delivered in error and they need it back or one of their colleagues will lose their job. These are often high value items such as mobile phones. Do not hand over the parcel to the second courier, just tell them that you will speak to the sender of the goods and sort it out. Check your accounts to identify which has been used to pay for the goods and check to see what else (if anything) has been ordered. ***Tip: Tell the courier that your entire conversation has been recorded on CCTV/video doorbell to protect you both.***

Authorised Push Payment

Q. I've made an offer on a house. All searches and surveys have been completed and it's now time to pay the 10% deposit. I've just received an email from my solicitor, telling me that they have changed the bank account into which I have to pay the deposit and provided me with new account details. What should I do?

A. Do not make any payment. Get in touch with your solicitor immediately in person or by phone and ask them to confirm the details of the account into which the deposit should be paid. It is very likely that their email has been hacked, and you, and probably others, are being scammed into sending your money directly to the fraudster. This is known as Authorised Push Payment fraud and many banks will not reimburse you as, despite being scammed, you sent the money rather than the transfer being made by the bank. ***Tip: Contact your solicitor in person or by phone and advise them of what has happened. It is likely that the scammer has targeted several of their clients who are also using them to purchase properties.***

Pension Review

Q. I've just been cold called by a chap promising not only to double my pension benefits, but to also allow me to access them much earlier than my present scheme allows.

A. You have worked too long and too hard to give your money away to a fraudster. The rules regarding pensions are strict and early access only occurs in very serious circumstances. Despite their promises to outperform your existing pension provider, there is virtually no chance that this will happen. Pension fraud is one of the most lucrative types of scams in existence. For very little effort, a convincing fraudster can convince you to sign over your life savings and leave you with nothing - other than the need to work another 20+ years simply to get by. Advise them politely that you are satisfied with your current pension provider and put the phone down. ***Tip: If you want to conduct further research on the company offering you a new pension, check them out on the official website of the Financial Conduct Authority*** https://www.fca.org.uk/firms/financial-services-register

HMRC Rebate

Q. I've just had a call after 6pm from HMRC. Apparently, I'm due a sizeable tax rebate and they are asking me if I want next year's tax code adjusted or the money transferred directly into my account. Which is best?

A. Neither, as it's a scam. HMRC does not work like this. Rebates are due to be calculated at a certain time of the year and they will communicate with you by way of an official letter that includes your National Insurance Number, your tax code together with an explanation regarding any changes. The purpose of the call from the scammer is to get you to divulge your bank account details (including the 3-digit security code of the back of your card). The reason why they ring out of office hours is to prevent you attempting to stop them emptying your account once you realise you have been scammed. ***Tip: Refuse to divulge or confirm any personal information and advise the caller that you will wait for official confirmation from HMRC by letter.***

Crypto Currency

Q. I've just been given the chance to make an early investment into a new Crypto Currency. I've never invested in this area before and I'm wondering what to do.

A. Keep your hands in your pockets and leave your money where it is. Whilst banks might not offer the highest interest rates - at least your money is secure. Crypto currencies have had a rocky ride, and whilst some people have undoubtedly made money from them, there are a lot more who have lost theirs. Anything that is difficult to understand is a perfect subject for fraudsters, as they exploit the gap in your knowledge. There is no intrinsic value to cryptocurrencies as what you are really buying is a piece of computer code. If you buy gold, it will always have a value as it has many applications (jewellery, medicine, science, electronics etc), the same cannot be said of cryptocurrencies. If in doubt, speak to an FCA approved Independent Financial Advisor. ***Tip: Stick to what you understand. If you are looking at making high risk investments, speak to an FCA Registered Financial Advisor.***

An Unbelievable Bargain

Q. I've just found an unbelievable bargain on an online classifieds website. Someone is selling a really nice car for less than half it's market value just because they need a quick sale. I've spoken to them on the phone, and they sound very genuine. The car belonged to his brother who has now moved abroad and just wants to get rid of it. The car is in a storage unit a couple of hundred miles away but if I pay immediately, he will deliver it to my door within 48 hours. He doesn't have a PayPal account, so he is insisting I transfer the full amount via a bank transfer.

A. Forget it – this is a complete scam. First of all, if he was that desperate to get rid of it, the nearest second-hand car dealership would give him a better deal with none of the inconvenience of dealing with potential buyers. Stating that the car is in storage is there to put off any potential buyers from asking to inspect the vehicle. In reality, the car does not even exist. The scammer will have chosen the make and model of car due to its desirability. That way they can guarantee they will receive many responses to their advert. The seller is insisting you pay in full by bank transfer to ensure that as soon as the money lands in their account, they will transfer it elsewhere making it impossible to recover it. Please don't assume that the person you spoke to on the phone is as honest and decent as you are. Persuading people to do things they might otherwise not do is exactly what scammers are good at! Sadly, a car that does not exist will be sold several times to buyers who honestly believe they are getting a real bargain.

Don't Forget

Accept nothing

Believe nobody

Check everything

Don't click on any links or QR codes in unsolicited emails!

Other Useful Contacts

CIFAS is the UK fraud prevention service and provides protective registration for people who have been victims of fraud or who are considered to be at risk of identity theft.

Citizens Advice Bureau (CAB) provides free, independent and confidential advice in relation to a range of issues www.citizensadvice.org.uk or 0344 111444

Companies House provides free details regarding company ownership www.gov.uk/government/organisations/companies-house

Crimestoppers An independent charity to which you can provide information (anonymously if you wish) regarding crime www.crimestoppers-uk.org

Cyber Aware provides cyber security advice for both individuals and small businesses www.ncsc.gov.uk/cybersaware

Don't be Fooled a partnership between UK Finance and CIFAS to inform students and young people about the danger of becoming Money Mules by sharing their bank details to allow criminals to use their accounts to move and launder money www.moneymules.co.uk

Friends Against Scams a National Trading Standards Scams Team initiative to prevent and protect people from becoming victims of scams www.friendsagainstscams.org.uk

Get Safe Online Working with the Metropolitan Police and others, it provides online safety advice for individuals and small businesses www.getsafeonline.org

Hourglass provides a confidential freephone helpline for those who are concerned about, or might have witnessed abuse, neglect or financial exploitation www.wearehourglass.org or 080 8808 8141

Mail Preference Service is a free service enabling UK consumers to stop receiving unsolicited mail by having their home address removed from mailing lists www.mpsonline.org.uk or 0207 291 3310

Metropolitan Police Cyber Protect is the Met's Cyber Protect Team and provides free products and services to help protect businesses, organisations and individuals from fraud and cybercrime www.met.police/cyberprotect

Metropolitan Police Fraud The fraud pages of the Metropolitan Police website www.met.police.uk/fraud

Metropolitan Police Little Media Series A central store of all the booklets, leaflets and videos created by the Metropolitan Police to assist in raising awareness of fraud and cybercrime www.met.police.uk/littlemedia

Royal Mail Scam Mail If you think you or a family member are receiving scam mail you can report it to Royal Mail at Royal Mail at Freepost Scam Mail, or 0800 011 3466 or via email

Safer Jobs a Metropolitan Police initiative to protect job seekers and agency workers www.safer-jobs.com

Stay Safe Online is Powered by the National Cyber Security Alliance building strong public/private partnerships to create and implement broad-reaching education and awareness.

Take Five to Stop Fraud is a national campaign offering straightforward and impartial advice to help everyone protect themselves from fraud www.takefive-stopfraud.org.uk

Telephone Preference Service (TPS) a central opt-out register allowing individuals to register their wish not to receive unsolicited sales and marketing calls.

The Silver Line operates the only free confidential helpline for older people in the UK. It is available 24 hours a day, 7 days a week www.thesilverline.org.uk or 0800 470 8090

Think Jessica is a charity set up to protect elderly and vulnerable people from scams which come through the postal system and/or criminals who contact them by telephone www.thinkjessica.com

National Trading Standards is responsible for gathering important intelligence from around the country to target rogue traders, mass-marketing and internet scams that go beyond local authority boundaries www.nationaltradingstandards.uk or 0808 223 1133

Age UK is the country's largest charity dedicated to helping everyone make the most of later life www.ageuk.org.uk or 0800 169 8787

Police Crime Prevention Initiatives (Police CPI)

Police CPI works to deliver a wide range of innovative and ground-breaking crime prevention and demand reduction initiatives to support the wider UK Police Service, central and local government and the general public.

Part of the National Police Chiefs' Council Prevention Coordination Committee, Police CPI works closely with government, manufacturers and companies involved in security products (within the UK and those in countries that supply the UK), standards authorities and key stakeholders such as Planners, Architects, Developers, Local Authorities, Housing Associations, academia and the public.

Police CPI is a not-for-profit police owned organisation, self-funded through its prevention activities. Senior police officers from England, Scotland, Wales and Northern Ireland control and direct the work Police CPI carries out on behalf of the Police Service.

Mayor's Office for Policing and Crime (MOPAC)

The Police Reform and Social Responsibility Act 2011 established a Police and Crime Commissioner (PCC) for each police force area across England and Wales. In London, the elected Mayor is the occupant of the Mayor's Office for Policing and Crime (MOPAC).

MOPAC has a dedicated team including specialists in commissioning, finance, oversight, policy, professional standards, research and analysis, community engagement and auditing. Together, they work to deliver the Mayor's Police and Crime Plan and make London a safe city for all.

Police Crime Prevention Initiatives

2nd Floor, 50 Broadway, St James's Park
Westminster, London, SW1H 0BL

Tel: 0203 8623 999

Email: enquiries@police-cpi.co.uk

Web: www.policecpi.com

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