

COUNTERFEIT BANK NOTES



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Top Tips

- **Whether you buying or selling, always check bank notes**
- **Paper £20 notes and £50 notes are the ones most likely to be counterfeited**
- **Read the information on the Bank of England website**

The vast majority of counterfeits are discovered before they go back into circulation, when retailers and the banking system are sorting them. A smaller number are detected by the public or retailers who hand them directly to the police, or when the police carry out search warrants. Counterfeits are typically removed from circulation quickly, often after a single use.

Only a small fraction, typically less than 0.02% of bank notes are counterfeit, that is less than 1 in 5,000 bank notes. In 2018, around 461,000 counterfeit Bank of England bank notes with a face value of £10 million were taken out of circulation. At any one time, there is an average of 3.8 billion genuine bank notes in circulation, with a face value of around £73 billion.

What do I do if I get a counterfeit bank note?

Counterfeit bank notes are rare and also worthless.

The Bank of England cannot reimburse you for counterfeit bank notes. If you suspect that you have a counterfeit bank note, please take it to your nearest police station.

If you have information about someone making, selling or using counterfeit bank notes, please contact the police or phone Crimestoppers anonymously on **0800 555 111**.

Counterfeiting directly funds organised crime.

It hurts the UK economy by creating losses for businesses, which ultimately affects the cost of things that we buy.

It also affects the pocket of anyone who receives a counterfeit note, as they are worthless.

If you report counterfeiting to the police, you are helping with investigations and alerting them to a problem in a particular area. This means that they can take action to protect your community.

More information can be found at the Bank of England Website by using the

following link:

<https://www.bankofengland.co.uk/banknotes/counterfeit-banknotes>

Counterfeit bank notes

How do I check bank notes are genuine?

Every bank note has a number of security features that you can use to check whether it is genuine or not. Take your time to check your bank notes, particularly if light conditions are poor or you are handling a large number of notes.

Never rely on just one security feature: no counterfeit bank notes successfully copy all of the security features.

Use the following link above to check your bank notes.



[Find out how to check your bank notes.](https://www.bankofengland.co.uk/banknotes/counterfeit-banknotes)

The most likely notes to be counterfeited are paper £20 notes and £50 notes.

The following are simple tips to check paper notes

Check the paper

These notes are printed on special paper, so make sure you check how the paper feels.

A genuine bank note has a cloth-like feel, while a fake note will feel more like paper.

Raised print

Run your finger across the paper note and if it's genuine, you should be able to feel the raised print on areas such as the words 'Bank of England' on the front.

If it's a counterfeit, the note is unlikely to have a textured feel to it and will feel flat all over.

Check the metallic thread

A metallic thread is embedded in every banknote. This appears as silver dashes on the back of £20 notes (see more information on spotting fake 20 pound notes on [this Bank of England page](#)).

The thread is woven through the paper, not just printed on, so when you

hold it up to the light it should appear as a continuous dark line.

This appears as bright green dashes on the front of £50 notes.

They are actually five windows which contain images of the '£' symbol and the number '50'. When the note is tilted from side to side, the images move up and down.

When the note is tilted up and down, the images move from side to side and the number '50' and '£' symbol swap places.

Check the watermark

If you hold a genuine note up to the light, you should see an image of the Queen's portrait.

However, if you can still see the watermark when the note is flat and not held up to the light, it's likely to be a dodgy note.

Check the print quality

The printed lines and colours on genuine notes will be detailed and sharp and free from smudges or blurred edges. So make sure you check the detail carefully.

If the quality is poor or messy, you've got yourself a fake!

Check the hologram

The paper £10 bank note both has a hologram on the foil patch. By tilting the note, the image will alternate between a brightly coloured picture of Britannia and the numerical value of the note.

However, bear in mind that on the newer £20 note, the hologram has been replaced with a holographic strip.

So there are a number of foil patches which contain alternating holographic images. One hologram reveals the image of famous economist, Adam Smith, while the others change between a pound sign and the figure 20.

Check under ultra-violet light

If you have access to an ultra violet light you can use this to find out whether your note is fake or genuine.

When put it under ultra-violet light, if it's the real deal, its value will appear in bright red and green numbers while the background will be dull in contrast.

The newer £20 and £50 notes also have bright red and green flecks randomly spread over the front and back of the note.

Use a magnifying glass

Use a magnifying glass to look closely at the lettering beneath the Queen's portrait. On a genuine note, decorative

swirls spell out the value of the note in small letters and numerals.

How to spot a fake polymer £5 and £10 bank note



In 2016, the first polymer notes began hitting our streets – much to the delight of collectors.

The plastic fivers are designed to be harder to counterfeit, although that hasn't stopped criminals from trying.

Below are some of the best ways to check whether your £5 Winston Churchill bank note is genuine:

- Check the see-through window and the portrait of the Queen
- Look at the Elizabeth tower to check it is gold on the front of the note and silver on the back
- Check the foil patches

As for the new £10 bank note, look out for these signs:

- There is a large see-through window on the note. At the side of this window, there should be a col-

oured quill that changes from purple to orange when you tilt the note.

- On the front of the note, ensure you can feel raised print on the words 'Bank of England' and number 10 in the corner.
- Flip the note over. On the back, there should be a book-shaped copper foil patch featuring the letters 'JA'.

What do I do if I get a fake banknote?

If you think you have a counterfeit bank note, you must take it to the

police as soon as you can. They will provide you with a receipt and send the counterfeit to the Bank of England for analysis.

If the note is genuine, you will be reimbursed in full. However, counterfeit bank notes are completely worthless so we will not be able to reimburse you if you have received one of these.

It is a criminal offence to hold or to pass on a bank note that you know to be counterfeit.

Take a closer look!



First Principle: Related links

Ask the Police

Official Police Resource. The Ask the Police website provides you with information on a wide range of non-emergency policing matters.

askthe.police.uk

Secured by Design

Official UK Police initiative that combines the principles of 'designing out crime' with physical security.

securedbydesign.com

Sold Secure

Dedicated to reducing the risk of crime by assessment of security products.

<https://www.soldsecure.com/>

Crimestoppers

An independent charity that gives people the power to speak up to stop crime 100% anonymously, by phone 0800 555 111 or online.

<https://crimestoppers-uk.org/>

Victim Support

Covering the whole of Norfolk and Suffolk, a free, confidential support service specifically designed to help victims and witnesses of any crime.

Contact us on:

Phone: 0300 303 3706 (weekdays between 8am-5pm)

Email: nsvictimcare@victimsupport.org.uk

Web: www.nsvictimcare.org

Socials: @nsvictimcare

Call us on 101. Always dial 999 in an emergency

To see the full range of information, go to:

suffolk.police.uk/firstprinciple or

norfolk.police.uk/firstprinciple

Or alternatively use your mobile phone to scan this QR code.

