

Norfolk & Suffolk Crime Prevention

Guidance Note

Fraud Prevention Advice



Fraud has become a common way for criminals to attempt to steal your money. To help you recognise and tackle fraud, Norfolk and Suffolk Police have produced this Guidance Note to make you aware of some types of fraud that are current, together with tips to help you stay safe.

UKASH PAYMENTS, LOANS, LOTTERIES AND PPI CLAIMS

The National Fraud Intelligence Bureau, together with online cash provider “Ukash” is urging people to beware of fraudsters claiming to be from loan providers, lottery schemes, or from PPI Claims companies and asking for “administration fees” to be paid using money vouchers such as “Ukash”.

The scammers claim to have approved a loan, for example, but need a fee to be paid in advance before it can be processed. Alternatively, the scammers call to advise you that you are owed a PPI refund cheque for several thousand pounds, but that you should pay an “administration fee” in advance to receive this. In some cases, residents have received letters through the post claiming that they have won a lottery, but fees or tax need to be paid before the winnings can be paid out.

The fraudsters then ask for the fee to be paid in advance with UKash vouchers. Ukash codes can be purchased with cash from shops, petrol stations and

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

kiosks, or are issued online from their website. Beware, you must not hand over Ukash codes to these scammers, as you will lose your money.

No genuine loan company will ask for a fee to be paid in advance. Similarly, genuine PPI claims companies will not ask for an advance fee to be paid. In fact you can claim mis-sold PPI yourself, for free.

We have also received a number of other fraud reports from people who have used Ukash to pay for items purchased on auction sites which they have then not received.

Ukash should never be used for payments to unknown individuals. The simple message is to treat Ukash with the same security as you would physical cash.

PPI CLAIMS

Police have received reports in recent months from Norfolk and Suffolk residents who have become victims of fraud in relation to PPI claims.

Citizens Advice is urging consumers to put the phone down on these cold callers and go straight to their bank to make a PPI claim. Claiming for mis-sold PPI is a free, simple process you can do yourself. For more information, contact your local Citizens Advice Bureau (CAB) or visit the Financial Conduct Authority's website. www.fca.org.uk

PHONEY COMPUTER MAINTENANCE CALLS

Norfolk and Suffolk Police are issuing a warning to the public following a number of computer scams across the county.

The scammer rings the victim and states they are from a computer or technology company such as Microsoft or Virgin Media. The caller explains that there is a problem with the victim's computer, for example that it has a virus. They then either go on to say they can fix the problem for a fee, or they persuade the victim to grant them remote access to their computer. This is

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

where a person can control the computer from anywhere in the world, enabling them to copy personal files and data, including bank account details. It also allows them to damage the machine, which they could then charge the victim to fix.

It isn't a particular group of people targeted by the offenders: people of all ages have been contacted and many people may not have reported being called. We are urging people to share the following advice:

- Computer firms, like Microsoft, do not make unsolicited phone calls and do not send unsolicited emails, requesting personal or financial information or offering to fix people's computers.
- All unexpected calls and emails should be treated with suspicion and if you receive such contact you should hang up or delete the email. Never reveal your personal or financial details in these circumstances. Never allow anyone to remotely access your computer as they could access your personal data and files and cause damage to your machine.
- If you do need to contact the company for assistance or assurance, remember to contact them directly by using the details found on your contract or another trusted source."

Anyone who believes they may have been targeted by this scam or has information in relation to these incidents should contact the police via the non-emergency number 101.

PHONEY POLICE OFFICER – TELEPHONE FRAUD

We continue to receive several reports each week from residents informing us that they have received phone calls from fraudsters pretending to be bank or police staff investigating a fraud on their account and trying to convince them to provide their bank details and PIN or to move their money to a "safe account" or to hand their cards or cash to couriers for safekeeping. Although there have been a number of successful police operations where these

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

fraudsters have been caught and convicted, others continue to operate. Thankfully, most people are now aware of this type of fraud and have ended the call. However, we still receive a small number of reports from residents who have provided their bank details or handed their money to the fraudsters.

Genuine police or bank staff would never ask you to withdraw or move cash from your account, nor would they ever ask you for your four digit bank card PIN number. Beware that fraudsters sometimes ask their victim to type the PIN into their phone so that it can be checked by an “automated system”... but fraudsters have equipment which knows what numbers the tones mean, so dialling it in is as good as saying it aloud.

If callers suggest that you call your local police or bank to check who they are, use another phone or ensure the line has been disconnected by phoning a friend or relative first or by waiting at least three minutes.

CALL BLOCKING SERVICES –THE TELEPHONE PREFERENCE SERVICE (TPS)

The Telephone Preference Service is free of charge. You can opt out of many cold calls by registering with the Telephone Preference Service for free at www.tpsonline.org.uk or by calling **0345 070 0707**.

DONATING TO CHARITIES

Do not be put off giving to charities: they do really important work, but be vigilant and take steps to make sure you are safely giving to legitimate charities. The Charity Commission provide advice, including:

- Fundraising materials should feature the charity’s name, registered number and a landline contact number. Be wary of those that list only a mobile number. It is a legal requirement for UK charities with an income above £10,000 a year to provide their registration information on their documentation/website.

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

- You can search and check the charity's name, registration number and financial profile at the Charity Commission's website: www.charitycommission.gov.uk
- Look for the FRSB tick logo indicating the charity is signed up to fundraising regulation, encouraging you to give with confidence. For details and advice about donating safely, visit www.frsb.org.uk

SPRING WEATHER BRINGS OUT ROGUE TRADERS

We often receive complaints about trader's cold calling at the door and telling homeowners that their trees or roof or drains are unsafe and need work. The work has then been badly done and often the price jumped dramatically because the trader "helpfully" found other work that also had to be done!

We receive similar calls about driveway work, gardening and roof cleaning. Although roof cleaning may make the tiles look cleaner, the force of the pressure washer can cause problems. The National Federation of Roofing Contractors advises that moss is not a problem on a roof and that this service is unnecessary.

Trading Standards advice is never to have work done by anyone who cold calls. No reputable trader ever approaches a customer in this way. If you think you need work, please use a recommendation from friends/neighbours or contact the Citizen's Advice Consumer Service on **03454 04 05 06** to find a good trader on the Trading Standards Buy With Confidence list. Obtain three quotes to check if the price is competitive and if the work really needs doing - never rely on the word of a single trader.

Any contracts over £35 that are agreed in a consumer's home are subject to certain cooling off rights. The homeowner must be given written information about their right to cancel and about the identity of the trader who is doing the work. If that information is not given, the contract is unenforceable and the homeowner does not have to pay for any work done. Just having a statement

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

on a flyer or business card that there is a 7 day cooling off period is not enough.

If you need further help or advice please contact the Citizen's Advice Consumer Service on **03454 04 05 06**.

FIND A TRUSTED LOCAL TRADESPERSON

The “Buy with Confidence” Scheme was introduced by Trading Standards in response to concerns about ‘rogue traders,’ which are often highlighted in the media. The scheme provides consumers with a list of local businesses and traders who have given their commitment to trading fairly. Every business listed has undergone a series of detailed checks by trading standards officers before being approved as a member.

In order to become a “Buy with Confidence” member, a business must pass a set of tailored background checks, including criminal records, creditworthiness county court judgement and insurance. References are required from previous customers and applicants must agree to abide by the scheme’s code of conduct, requiring them to follow the letter and spirit of the law. Only if all requirements are met, will a business be granted membership, and their conduct will continue to be monitored thereafter. We cannot promise that Buy With Confidence members’ work will be perfect every time, but you can expect any problems to be dealt with fairly by the business, and you can turn to Trading Standards for advice and mediation in the event of an unresolved issue. Visit www.buywithconfidence.gov.uk.

The best way to fight fraud and fraudsters is to get people talking about it and reporting it to **Action Fraud**.

If you have been a victim of fraud, there are two ways to report it to Action Fraud.

- www.actionfraud.police.uk
- To report a fraud over the phone call: **0300 123 2040**

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team

Anyone witnessing a crime in action should call the police on 999.

If debit or credit cards, online banking or cheques are involved, your first step should be to contact your bank or credit card company.

Reporting through Action Fraud ensures proper crime reporting procedures are followed, and in the case of fraud against you as a victim, you will be given a crime reference number.

We are not able to recover money for victims; however trained agents can provide you with advice and guidance on getting support.

The information you provide will be referred to the National Fraud Intelligence Bureau, to be used in intelligence and investigation packages, and which may be forwarded to local police forces.

Although each individual report cannot be investigated, the information will help the police build up a picture of who is committing what fraud. This will help them stop the fraudsters and keep other potential victims safe.

Any information you have could help us prevent a crime. If in doubt, give us a call.

For Further Crime Prevention Advice:-

For Norfolk dial 101 and ask to speak to your local Architectural Liaison Officer (ALO)

For Suffolk dial 101 and ask to speak to your local Safer Neighbourhood Team