FRAUD PREVENTION

FIRST PRINCIPLE

norfolk.police.uk/firstprinciple
suffolk.police.uk/firstprinciple

ActionFraud
National Fraud & Cyber Crime Reporting Centre
0300 123 2040

NORFOLK CONSTABULARY
Our Priority is You

SUFFOLK CONSTABULARY

Top Tips

- **If it sounds too good to be true - it probably is**
- **Always be suspicious of cold calls**
- **Ask a friend or colleague for a second opinion**
- **Never agree anything in haste**
- **Don't do business on the doorstep**
- **Look on the Action Fraud website**
- **https://www.actionfraud.police.uk/ Tel 0300 123 2040**
- **Always keep your personal information secure.**
- **Store paper documents safely and never enter details onto a website if it is not secure (shown as a padlock or with https).**
- **Always dispose of personal documents by shredding them**

Fraud has become a common way for criminals to attempt to steal your money. This guidance note aims to make you aware of some common types of fraud together with tips to help you stay safe.

For more information look on the Action Fraud Website

Source of Information – Action Fraud

Pension Fraud

Pension fraudsters promise to convert pension benefits into cash before age 55

Criminals are believed to be fraudulently exploiting the pension liberation process in a number of ways. These include failing to advise members of the tax implications of receiving cash from their pension; failing to advise members of the full extent of fees to be paid in relation to any onward investment; falsely representing anticipated levels of returns when investments are either non – existent or incapable of providing such a return.

- The industry estimates that the current loss to the UK from this fraud type is £600 million.
- The scammers have a variety of tricks to catch you out. They may:
  - claim that you can access your pension pot before age 55
  - approach you out of the blue over the phone, via text message or in person door-to-door
  - entice you with upfront cash
  - offer a free 'pension review' or try to lure you in with so-called 'one-off' investment opportunities.

Check the facts before you make an irreversible decision. A lifetime's savings can be lost in a moment.

The Pensions Regulator's five steps to avoid becoming a victim of a pension scam:

1. Never give out financial or personal information to a cold caller
2. Check the credentials of the company and any advisers – who should be registered with the Financial Conduct Authority https://www.fca.org.uk/
3. Ask for a statement showing how your pension will be paid at retirement, and question who will look after your money until then
4. Speak to an adviser that is not associated with the deal you've been offered, for unbiased advice
5. Never be rushed into agreeing to a pension transfer.

Resources

The Pensions Regulator has produced some resources for you to download to help prevent you becoming a victim.

- **Individuals** - For pension scheme members – how to spot a scam and protect yourself.
- **Trustees** - How pension scam models are changing and resources you can use when communicating to members.
- **Business advisers** - How pension scam models are changing and

resources to help you to protect your members.

For more information about pension scams visit The Pensions Regulator website.

https://www.thepensionsregulator.gov.uk/

Before you sign anything, call The Pensions Advisory Service on 0300 123 1047

The HM Revenue & Customs website highlights the tax consequences of pension liberation to individuals.

If you have been a victim of this type of fraud, report it to Action Fraud by calling them on 0300 123 2040 or by using the online reporting tool.

Police and Bank Scam

How does the scam work?

The offender calls the victim, purporting to be a police officer, and tells them they are investigating a fraud on their bank account and have someone arrested.

They might also claim to be from the victim's bank, again stating they are investigating fraudulent activity on their account. The offender asks for account information, including card, security and PIN numbers. Sometimes the offenders will ask victims to 'key in' their PIN number into the phone – the number is then captured by the offenders.

They may also ask the victim to withdraw a large sum of cash from their bank or building society. If they make this request they will explain that the money is required as it needs to be forensically examined. They also instruct the victim not to tell the bank why they are withdrawing the money, giving the reason that the bank might be involved in the fraud.

The victim is then instructed to put the bank cards and/or money into an envelope and give them to a courier or taxi, which is sent to the house by the offenders to collect the items. If bank cards are collected they will be later used by the offenders to withdraw money.

In some cases the victim might become suspicious and doubt the validity of what the caller is saying. If this happens, the offender will suggest they call the police via 999 or 101 or contact their bank in order that the victim can confirm the caller's identity.

However, what the victim doesn't realise is that the caller hasn't hung up so the line remains open, even if the victim hangs up, so the victim is put straight back through to the offender

who will then pretend to be another person. This 'new' person will then validate the original caller's claims.

What should you do if you get a call?

If you are not happy with a phone call and are suspicious of the conversation you have with the caller then please end the call and report it to police.

- Remember, when reporting a suspicious phone call to police, wait at least five minutes before attempting to make the call to ensure you're not reconnected to the offender.
- Alternatively, use a mobile phone or a neighbour's phone or test your landline by phoning a friend or relative first, to ensure you aren't still unwittingly connected to the offender.
- If you have concerns about your bank account, visit your local branch.
- The vital things to remember are that your bank and the police will NEVER:
  - ask for your bank account details or PIN number over the phone, so do not disclose these to anyone, no matter who they claim to be;
  - ask you to withdraw money and send it to them via a courier, taxi or by any other means; or
  - ask you to send your bank cards, or any other personal property, to them via courier, taxi or by any other means.

Account Takeover

How does it work?

An account takeover can happen when a fraudster or computer criminal poses as a genuine customer, gains control of an account and then makes unauthorized transactions.

Any account could be taken over by fraudsters, including bank, credit card, email and other service providers.

Online banking accounts are usually taken over as a result of **phishing, spyware or malware scams**. This is a form of internet crime or computer crime.

Fraud has been committed if money has been lost. If fraud has been committed, report it to Action Fraud.

How to avoid an account takeover

- Keep track of your accounts
- Don't use a public WiFi connection for banking
- Never ever reuse a password
- Use multi-factor authentication

Investment Scam

An investment scam is when someone offers you a fake - but often convincing - opportunity to make a profit after they hand over a sum of money.

There are three main types of investment scams.

- A totally fictitious investment which doesn't exist.
- The investment exists but the scammer takes the money instead of putting it in the opportunity.
- The scammer pretends they're representing a legitimate and trusted investment group, but they're lying.

Investment scam warning signs

- Companies contact you out of the blue. This could be through a cold call, text, message on social media, email or brochure.
- They pressure you into making a rushed decision. This could be with a limited time offer, bonus or discount if you sign up before a deadline.
- They call or email you repeatedly or keep you on the line. This is to try keep you engaged so they can pressure you to make a rushed decision.
- It seems too good to be true. The old saying rings true - if they downplay the risks but the investment is high return, it could be an investment scam.
- They ask you to keep the investment quiet. The scammer might tell you the investment opportunity is just for you and ask you not to tell anyone.
- They're not registered on the FCA website. In the UK, a firm must be authorised and regulated by the FCA to do most financial services activities. See if they're registered with the FCA.

The FCA also has a warning list so you can check if you're dealing with a known scam.

You will likely be approached either through a cold call on your landline or mobile or via an email or text. The questionable investment could be advertised on social media or in a pamphlet.

Bank Account Fraud

Bank account fraud has occurred if transactions you haven't made show up on your bank statement.

Bank account fraud could happen as a result of identity theft, when cards or bank account information has been stolen.

Protect yourself against identity fraud

- Don't throw out anything with your name, address or financial details without shredding it first.
- If you receive an unsolicited email or phone call from what appears to be your bank or building society asking for your security details, never reveal your full password, login details or account numbers. Most banks will not approach their customers in this manner.
- If you are concerned about the source of a call, ask the caller to give you a main switchboard number for you to be routed back to them. Alternatively, hang up and call your bank back on the legitimate phone number printed on your bank statements.
- Check your statements carefully and report anything suspicious to the financial institution concerned.
- If you're expecting a bank or credit card statement and it doesn't arrive, tell your bank or credit card company.
- Don't leave things like bills lying around for others to look at.
- If you move house, always get Royal Mail to redirect your post. https://www.royalmail.com/personal/receiving-mail/redirection
- Get regular copies of your credit report from a credit reference agency. 0300 123 9 123

Notify your bank immediately if you see any unusual activity on your account.

Plastic Card Fraud

Plastic card fraud involves the compromise of any personal information from credit, debit or store cards.

The personal information stolen from a card, or the theft of a card itself, can be used to commit fraud.

Fraudsters might use the information to purchase goods in your name or obtain unauthorised funds from an account.

Plastic card fraud can also include 'card not present' fraud, such as the use of a card online, over the phone or by mail order, and counterfeit card fraud.

Protect yourself against plastic card fraud

- Keep all your cards and financial details safe:
- look after your cards and card details at all times. Try not to let your card out of your sight when making a transaction
- check receipts against statements carefully. Contact your card company immediately if you find an unfamiliar transaction

- store your statements, receipts and financial documents safely and destroy them, preferably using a shredder, when you dispose of them
- sign any new cards as soon as they arrive
- cut expired cards through the magnetic strip and chip when replacement cards arrive.

Secure your PIN:

- memorise your PIN and destroy any paper notification as soon as you receive it
- ensure that you're the only person that knows your PIN. Never write it down or record it. Your bank or the police will never phone you and ask you to disclose your PIN
- when entering your PIN, use your free hand and your body to shield the number from prying eyes or hidden cameras. If you think someone has seen your PIN or if you want to change it to something more memorable, you can change it at a cash machine (ATM) or by contacting your bank.

Take care when using cash machines:

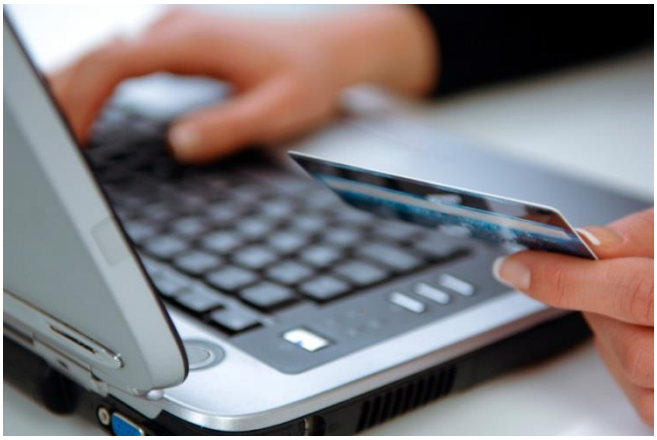
- put your personal safety first. If someone makes you feel uncomfortable, cancel the transaction and use a different machine
- if you spot anything unusual about the cash machine, or if there are signs of tampering, don't use it. Report it to the bank concerned immediately
- be alert. If someone is crowding or watching you, cancel the transaction and go to another machine. Don't accept help from seemingly well-meaning strangers and never allow yourself to be distracted
- once you've completed a transaction, put your money and card away before leaving the cash machine. If the cash machine doesn't return your card, report its loss immediately to your card company. Destroy or preferably shred your cash machine receipt, mini-statement or balance enquiry when you dispose of them.

Contact your bank immediately if you think your card or personal information has been compromised.

Romance Fraud

What is it?

When you think you've met the perfect partner through an online dating website or app, but the other person is using a fake profile to form a relationship with you. They're using the site to gain your trust and ask you for money or enough personal information to steal your identity.



Protect yourself

- Avoid giving away too many personal details when dating online. Revealing your full name, date of birth and home address may lead to your identity being stolen.
- Never send or receive money or give away your bank details to someone you've only met online, no matter how much you trust them or believe their story.
- Pick a reputable dating website and use the site's messaging service. Fraudsters want to quickly switch to social media or texting so there's no evidence of them asking you for money.

Spot the signs

- You've struck up a relationship with someone online; they're asking a lot of personal questions about you, but they're not interested in telling you much about themselves.
- They invent a reason to ask for your help, using the emotional attachment you've built with them. Your relationship with them may often depend on you sending money.
- Their pictures are too perfect – they may have been stolen from an actor or model. A reverse image search can find photos that have been taken from somewhere else.

How it happens

The majority of accounts on dating websites are genuine people looking for romance, but fraudsters may try to contact you by making fake profiles, getting in touch and building what feels like a loving relationship.

Once a fraudster using a fake dating profile is confident that they've won your trust, they will tell you about a problem they're experiencing and ask you to help out by sending money.

They may have arranged to visit you, but need money to pay for the flight or visa. They may tell you everything has been booked but their ticket has been stolen, and you need to send money quickly to get them on the next flight.

Alternatively they may prey on your sympathies, telling you a family member or someone else they are responsible for is ill and they need money for medical treatment.

Once you send them money, the fraudsters will keep coming back and invent new reasons to send them more.

How to report it

It can be embarrassing to feel tricked into thinking you've formed a relationship online, but Action Fraud

can take a report in confidence. Report it online or call 0300 123 2040.

How can you help?

- Please share this information with your older relatives and friends: this crime has a devastating effect on people and we need to raise awareness to prevent further people becoming victims.
- Report any calls you believe are suspicious as we may be able to trace where the calls are originating from. Please remember, to wait at least five minutes before calling police or use a mobile or neighbour's phone.
- Report suspicious activity at cash points. If you see someone spending a long time at a cashpoint, using a number of different cards and have a hood up or their faces covered, contact police immediately. Often offenders will use cashpoints in the early hours.

You can also watch a video from YouTube below, provided by Action Fraud and entitled, 'The Devil's in Your Details':

https://www.youtube.com/watch?v=0N4MgKN3pkE

These are just some of the fraud types we have experienced in Norfolk and Suffolk recently. Below is a list of fraud types. Information about these is available on the Action fraud website.

https://www.actionfraud.police.uk/a-z-of-fraud

Abuse of position of trust
Accommodation addresses
Accommodation fraud
Account takeover
Action Fraud Remit
Advance fee fraud
Anti-competitive behaviour
Application fraud
Asset misappropriation fraud
Auction fraud
Bank account fraud
Bank card and cheque fraud
Bankruptcy-related fraud
Benefit fraud
Betting fraud
Bogus tradesmen fraud
Boiler room fraud
Bond fraud
Botnet-related fraud
Business directory fraud
Business opportunity fraud
Business trading frauds
Call centre fraud
Career opportunity scams
Cash point fraud
Charitable publication scams
Charity donation fraud
Charity fraud
Cheque fraud
Cheque overpayment fraud
Clairvoyant scams
Click fraud
Companies – fraudulent
Computer hacking
Computer Software Service frauds
Corporate fraud
Corporate services fraud
Council tax fraud
Counterfeit cheque fraud
Counterfeit gift certificates
Counterfeit goods fraud
Courier fraud
Courier scam
Credit card fraud
Cryptocurrency investment fraud
Customer fraud
Cyber
Debit and credit card fraud
Debit card fraud
Distributed Denial of Service (DDoS)
Distribution Fraud
Domain name scams
Door-to-door sales fraud
Doorstep electricity meter credit scams
Doorstep fraud
Electricity scam
Employee fraud
Employment fraud
Energy top-up scam
Exploiting assets and information
Facility takeover
False accounting fraud Financial investment
Fixed line fraud
Fraud enabling activities
Fraud recovery fraud
Fronting
Gambling fraud
Goods sold as investment
Government agency scams
Health in Pregnancy Grant fraud
Health scams
Hedge fund fraud
Holiday club fraud
Holiday fraud
Identity fraud and identity theft
Impersonation of officials
Individual fraud
Inheritance fraud
Insider information
Insolvency fraud
Insolvency-related fraud
Institutional investment fraud

Insurance broker scams
Insurance fraud
Intellectual property fraud
Internal fraud
Internet auction fraud
Internet dialler scam
Investment fraud
Invoice scams
Land banking scams
Life assurance takeover
Loan repayment fraud
Loan scams
Lottery fraud
Lottery scams
Mail boxes and multiple post redirections
Malware and computer viruses
Mandate Fraud
Market manipulation
Marketing materials
Mass marketing fraud
Medical scams
Miracle health scams
Mobile phone fraud
Money muling
Mortgage fraud
Non-domestic rate fraud
Office supply scams
Online fraud
Online shopping fraud
Patient charge evasion
Payment fraud
Pensions scams
Personnel management fraud
Phishing
Phoenix company fraud
PIN entry devices
Plastic card fraud
Ponzi schemes
Premium rate phone line scams
Prime bank guarantee fraud
Prize draw scams
Procurement fraud
Property fraud
Property investor scams
Proxy servers
Psychic scams
Public funding and grants
Public sector service provision
Publication fraud
Pyramid scheme fraud
Racing tipster scams
Receipt fraud
Recruitment scams
Rental fraud
Romance fraud
Romance scams
Share sale and investment fraud
Shopping fraud
Short and long firm fraud
Sign up to Action Fraud Alert
Slimming cures scams
Smishing
Spam emails
Store card fraud
Sweepstake scams
Tabnapping
Tax fraud
Telecomms
Telecommunications frauds
Ticket fraud
Ticket scams
Timeshare fraud
Travel and subsistence fraud
Vehicle matching scams
Vishing
Website domain name scams
West African letter fraud
Work from home scams

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.