



## Weekly Fraud update from West Mercia Police - Economic Crime Unit - 14/02/2023

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### CHARITY DONATION FRAUD

Most fundraising appeals are genuine, so the risk of fraud should not put you off giving to charities. However, you should be vigilant and make sure you are giving safely to legitimate organisations.

Sadly at times of national and international emergencies and disasters, fraudsters are always ready to take that as an opportunity to set up fraudulent “Charity” websites to prey on the public’s generosity and take their money fraudulently.

They may claim to be raising money for a charity which is actually a fake, or impersonate a well-known charity.

So before donating online, on the phone or in person

- Check the charity name and registration number at [uk/checkcharity](https://www.gov.uk/checkcharity).
- Check the Fundraising Regulator’s online Directory to see if a charity has committed to good fundraising practice at [org.uk/directory](https://www.org.uk/directory).
- If you are still unsure about giving, always ask the organisation for more information. Legitimate causes will be happy to respond and answer your questions.

Fundraising appeals with generic wording, such as ‘to help earthquake victims’ should be approached with caution.

An appeal should always be clear on exactly what the money will be used for.

When giving online, make sure the charity is genuine before giving any financial information:

- Type in the charity website address yourself, rather than clicking on a link, and look for the registered charity number on the website.
- Don’t click on the links or attachments in suspicious emails.
- Never respond to unsolicited messages or calls that ask for your personal or financial details.
- Beware of any online advertisements that just feature a mobile number.
- Ignore requests to donate through a money transfer company as this is a popular scam.
- Only donate to online fundraising pages created by a person or organisation you know and trust. If in any doubt, contact the charity directly.

When you meet a fundraiser in-person, check their credentials:

- Street collectors should wear an ID badge that is clearly visible.
- Any collection buckets should be sealed and undamaged. Most fundraising materials should feature a charity’s name, registration number and a landline phone number.
- If in doubt, ask for more information – a genuine fundraiser should be happy to answer your questions.

If in doubt and you think that a fundraising appeal is fake, *Report it to Action Fraud online at [www.actionfraud.police.uk/reporting-fraud-and-cyber-crime](http://www.actionfraud.police.uk/reporting-fraud-and-cyber-crime) or by calling 0300 123 2040*

*SOURCE: ACTION FRAUD*

### **WHATSAPP SCAMS**

WhatsApp provides an excellent platform for relatives and friends to communicate freely with each other but is equally used to their own advantage by fraudsters and scammers. We frequently highlight these scams but reports continue to come in, and over half of those involve the victim losing financially.

Current themes used by scammers in their messages claiming to be from a family member with problems include *“I have an urgent bill to pay”, “I need the money now”, “I do not want to impact my credit rating”*.

If you receive a message on WhatsApp from an unknown number purporting to be your son, daughter, friend or relative and they are requesting financial assistance to help pay for an urgent bill,

#### **STOP!**

Take 5 seconds to think!

Call that person on a known number you have for them, and ask if they have changed numbers and/or have an urgent bill to pay.

They will then be able to confirm if this is genuine.

*Please feel free to share this information with any relatives, friends or neighbours you think may be vulnerable.*

### **Take Five To Stop Fraud**

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** If you think you've been a victim of fraud, contact your bank immediately and report it to Action Fraud online at [actionfraud.police.uk](http://actionfraud.police.uk) or by calling 0300 123 2040.

*For further information visit:*

<https://www.actionfraud.police.uk/>

<https://takefive-stopfraud.org.uk/>