

Reports of Courier Fraud incidents continue to be prevalent in our region and the public need to aware of this method used by Fraudsters to scam monies from their victims.

Courier Fraud occurs when a fraudster contacts victims by telephone usually claiming to be a police officer, bank official or other law enforcement official. The caller may also be able to confirm some easily obtainable basic details about the victim such as their full name and address. The caller will try and build up trust with the potential victim before proceeding.

Their aim is to get the victim to reveal their PIN, credit or debit card and /or bank details, and more than often will target the elderly as potential victims.

How does it work?

- The scammer calls you claiming to be from your bank or as a police officer and will tell you either a fraudulent payment on your account needs dealing with, or sometimes that a person has been arrested using your details and cards
- You may be asked to call the bank back to convince you the call is genuine using the number on the reverse of your card. However the Scammer has still kept the line open so you are still touch with the Scammer
- If you do try to call your Bank back, always wait at least 5 minutes for the line to clear or use another phone
- They will either ask you for your card PIN number or tell you to key it into the phone – you should never be asked for your PIN or pass it over on the phone
- The Caller then tells you they will send a Courier to pick up your card – they may often provide a “password” to give to the courier to make it sound even more genuine

Once they have your card and your PIN they then have access to your money.

Other versions of this scam include:

- Asking you to withdraw a large sum of cash which the police will mark and return to the banking system in an effort to identify a corrupt banking person – one you hand over the cash to the courier it is gone
- A person claiming to be a police officer is investigating sales of counterfeit goods and asks you to buy an expensive item such as a watch or jewellery from a specific retailer. You are then asked to hand it over to the Courier to deliver to the “Police” and again that is the last you see or hear of it.
- A further common variation is to tell you your bank account has been compromised and you need to transfer all your money into a “Safe Account”. Once again you have delivered your cash directly to the Scammer.

Protect yourself

- Your bank or the police will never call you to ask you to verify your personal details or PIN by phone or offer to pick up your card by courier. Hang up if you get a call like this.
- If you need to call your bank back to check, wait five minutes; fraudsters may stay on the line after you hang up. Alternatively, use a different line altogether to call your bank.
- If you think you have been scammed use the dedicated “159” telephone number for direct access to your Bank

Please feel free to share this message with any vulnerable relatives friends or neighbours.

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](https://www.actionfraud.police.uk/) or by calling 0300 123 2040.

For further information visit: <https://www.actionfraud.police.uk/> <https://takefive-stopfraud.org.uk/>