

## **Courier Fraud - 20.09.18**

**Courier fraud is becoming more prevalent and sophisticated.**

Usually the elderly are targeted. Fraudsters will telephone a potential victim purporting to be from their bank, from the police or other law enforcement authority. They then dupe the person into revealing their PIN and handing over their debit or credit card.

### **What You Should Know**

A fraudster rings you, claiming to be from your bank or the police, saying a fraudulent payment has been spotted on your card and this needs resolving, or that someone has been arrested using your details and cards.

You may be asked to ring back using the phone number on the back of your card. This further convinces you that the call is genuine. However, the caller keeps the line open at their end so, when you make the call, you are unknowingly connected straight back to them or their friends.

They will ask you for your PIN number or sometimes ask you to key it into your phone's handset.

You should never give your PIN to anyone in any way.

The scammer then sends a courier or taxi to pick up your card from your home. It is possible the driver does not know they are being used as part of the scam.

Once they have your card and PIN the scammer can then spend your money.

### **There Are Now Many Variations To This Fraud:**

- One of these is where you are contacted and told there is a corrupt member of staff within your bank, a Post Office or bureau de change and the police need your help to identify them.
- You may be asked to withdraw a large sum of your money with the purpose of the money being marked by the police or bank to be placed back into the banking system. They say this will help them identify the corrupt person. On handing the cash over it is taken by the fraudsters.
- Another variation is being asked to purchase an expensive watch, or other high value item, to try and identify counterfeit goods. You will then be told to hand this item to a taxi driver for transfer to the police. The item is then passed to the fraudster.

- The latest variation is where you are informed your bank account has been taken over and you need to transfer all the funds in to a 'safe account' set up by the caller. This account is operated by the fraudsters who then steal the funds.

### **Protect Yourself Against Courier Fraud**

- Your bank will never send a courier to your home.
- Your bank and the police will never collect your bank card.
- Your bank and the police will never ask for your PIN.
- If you receive one of these calls end it immediately.

### **Victim Advice**

- Report this if elderly or vulnerable, to Sussex Police by calling 101.
- If you have handed over any details to the fraudster, call your bank and cancel your cards immediately.
- If you want to call your bank, then do it from another telephone or wait at least ten minutes before using your phone again.

### **Help Us Keep Sussex Safe**

Seen something suspicious or have information about a crime or incident? Please contact us online, email us at [101@sussex.pnn.police.uk](mailto:101@sussex.pnn.police.uk) or call 101.

Alternatively you can contact the independent charity Crimestoppers, anonymously, on 0800 555 111, or online at [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)