



HERTFORDSHIRE  
CONSTABULARY

## IT'S A SCAM

Residents across Hertfordshire, and nationally, have been receiving phone calls from people claiming to be from the police or their bank.



The caller says they are investigating fraudulent activity on people's accounts. They request people's help in investigating the fraud and ask people to disclose their bank details, such as account and PIN numbers.

Correctly, the majority of people identify this as a scam and refuse to part with their personal and bank details. However, some have unfortunately fallen victim to this scam and subsequently had thousands of pounds stolen from their account.

Whilst arrests and convictions are continuing to be made, offenders are still targeting vulnerable and older people - the majority of people targeted are aged over 60. It is therefore vital that these people in particular are aware of the scam, so please share this information with your neighbours and relatives.

### HOW DOES THE SCAM WORK?

The offender calls the victim, claiming to be a police officer, and tells them they are investigating a fraud on their bank account and have someone in custody. They might alternatively 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 to move their money using online banking to a "safe" account. They may 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 connected 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 receive a call you're not expecting, you should be suspicious. The vital things to remember are that your bank and the police would:

- **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.
- **NEVER** ask you to withdraw money and send it to them via a courier, taxi or by any other means.
- **NEVER** ask you to send your bank cards, or any other personal property, to them via courier, taxi or by any other means.

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 contact police via the non-emergency number,  **101**.

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, or test your landline by phoning a friend or relative first, to ensure you aren't still unwittingly connected to the offender. Alternatively, use a mobile phone or a neighbour's phone.

If you have concerns about your bank account, visit your local branch.

## HOW TO PROTECT YOURSELF

Remember to follow the above advice. In addition to this, some phone companies offer call screening services that can be effective in blocking marketing cold calls and bogus callers. Contact your phone company and ask about call screening and caller display services.

## HOW CAN YOU HELP?

- 1) **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.
- 2) **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.
- 3) **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.