

# Keep Your Money Safe



*Surrey Police and Sussex Police Fraud Newsletter*

## *In This Issue*

Mobile Phone Upgrades

National Insurance Scam Calls

Identity Theft

"Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them.

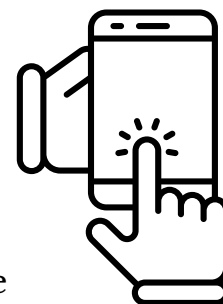
"We're working hard to prevent this and support vulnerable victims of fraud or scams.

"By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim."

**- Detective Chief Inspector Rob Walker, Surrey & Sussex Police Economic Crime Unit**

## Mobile Phone Upgrades

Fraudsters are offering victims early handset upgrades or new contracts at significant discounts.



Once the victim is convinced the deal is genuine and agrees to proceed, the fraudster will ask for their online mobile account credentials, including logins and bank account details.

They can use this information to order phones with genuine companies in the victim's name. In some cases a fraudster will go as far to order the phone to the victim's address and intercept its delivery.

### *Case Study*

A 57 year-old woman from Sussex received a call from a fraudster claiming to be from Carphone Warehouse.

The caller was offering the victim a better deal on her mobile phone claiming he could offer her an iPhone 12 pro for a low price. The victim was suspicious but continued to engage with the fraudster.

The fraudster asked the victim for her personal details and bank details, which she gave because the caller was pushy and hard to hear. Thankfully she recognised the scam before any payment was taken and cancelled her cards and notified her banks.

## Protect Yourself From Mobile Phone Fraudsters



If you are unsure the person calling you is an official representative of the company, hang up and do not reveal any personal information



If you receive a device that you did not order or expect, contact the genuine sender straight away.



Only contact your mobile network provider on a number you know to be correct. These numbers are as follows:

191 – Vodafone  
150 – EE  
333 – Three  
202 – 02  
4455 – Tesco Mobile  
789- Virgin Mobile  
150 – Sky Mobile

## National Insurance Scam Calls

A number of victims across Surrey and Sussex have received scam calls from fraudsters claiming their National Insurance number has been used illegally and linked to a crime.

They tell the victim that they are required to cooperate with the authorities, and victims are often asked for personal details and banking information.

Some victims have been asked to transfer or withdraw funds from their bank accounts believing it is helping an investigation into their NI number being stolen.

### Take 5



**STOP:** Take a moment to stop and think before parting with your money or information.



**CHALLENGE:** Could it be fake? It's OK to reject, refuse or ignore any requests. Fraudsters will try to rush or panic you - a genuine caller will not.



**PROTECT:** Contact your bank immediately if you think you have fallen for a scam

# Identity Theft

Identity theft happens when fraudsters steal information about someone's identity, such as name, date of birth, current or previous addresses. Identity theft can take place whether the fraud victim is alive or deceased. Identity fraud can have a direct impact on your personal finances and make it difficult for you to obtain loans, credit cards or a mortgage until the matter is resolved.

## Case Study

A 66 year-old man from East Sussex received a parking ticket in the post for a vehicle he did not own. He thought nothing of this and ignored the letter. Months later, he received a second letter chasing up a larger parking fine payment. Concerned that his details had been obtained and used to commit a parking offence, the victim contacted the DVLA and made them aware of the situation.



## Protect Yourself From Identity Theft



Report all lost/stolen documents such as passports, driving licences, bank cards



Keep personal documents in a secure place at home



Use different passwords on different online accounts



Redirect your post when you move home, and do not throw away whole bills, statements or unwanted post in your name



Concerned with a suspicious caller asking for personal details or banking information? Wait 5 mins and call the organisation from a different phone making sure there is a dialling tone

## Pass It On

Have you learnt something useful about fraud lately? Share it with someone else - a friend, family member or neighbour. If we all share just one piece of advice with someone else, we spread the fraud prevention message that bit further.

## Have you been a victim of fraud?

If you or someone you know is vulnerable and has been a victim of fraud call:

Surrey Police on 101 or visit [www.surrey.police.uk](http://www.surrey.police.uk)

Sussex Police on 101 or visit [www.sussex.police.uk](http://www.sussex.police.uk)

Report fraud or attempted fraud, by contacting Action Fraud at [http://www.actionfraud.police.uk/report\\_fraud](http://www.actionfraud.police.uk/report_fraud) or call 0300 123 2040.