

SCAMS AWARENESS BULLETIN

Older Persons Scams Awareness & Aftercare Project

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Impersonation Fraud

In this month's edition of the bulletin, we are focusing on impersonation fraud. Impersonation fraud occurs when someone pretends to be someone they're not, such as a bank, police officer, love interest or family member. The criminals will contact us via telephone, text message, email or social media. Their goal is to trick us into disclosing personal or financial information. Information that they can use to steal our money and identity. Often impersonation frauds are committed by Organised Crime Groups (OCGs), with a wide network of criminals working to manipulate and deceive us. In this edition we will be focusing on Courier Fraud and Romance Fraud.

Courier Fraud. Most of us, when hearing the term 'courier fraud' will think that it has something to do with a parcel delivery scam, unfortunately the term hides a more sinister crime. Criminals, masquerading as a Police Officer, contact victims by telephone telling them that there is an on-going operation into the person's bank. They might say there is a corrupt staff member at the bank who is dispensing counterfeit notes, illegally accessing clients' accounts or stealing foreign currency.

Courier Fraud:

The customer is convinced to co-operate with an 'operation' designed to gather evidence. They are asked to withdraw large amounts of cash or buy foreign currency. Evidence suggests that the criminals are coaching customers on what to say when withdrawing money to avoid raising suspicion. Fraudsters are actively encouraging customers to lie to banking staff.



After withdrawing the money from the bank, the 'police' send a 'courier' to collect the evidence, with the promise that the customer will be fully compensated. Not only has the customer now lost a substantial amount of money but the criminals know where they live. The financial and psychological impact of courier fraud can be devastating, with some victims losing their entire life savings and left feeling too scared to leave their home.

Age UK Cheshire has been notified by the Northwest Regional Organised Crime Unit that there has been a spike in reported cases of courier fraud in Cheshire.

The Police will NEVER ask you to withdraw cash or move your bank accounts.

Report Courier Fraud:



Contact your bank, use either the phone number on the back of your card or call the centralised number **159** to be connected to your banks fraud department.



Report any kind of fraud to Action Fraud by phone 0300 123 2040 or by visiting their website www.actionfraud.police.uk



If you feel threatened or you're in immediate danger, call 999. If it is not an emergency, call 101.



Cheshire
Police & Crime
Commissioner



Romance Fraud:

We have featured romance and befriending frauds in the past ([May 2021](#), [January 2023](#) and [February 2024](#)), unfortunately this type of impersonation fraud continues to be the most common. Recent figures from Action Fraud indicate that reports of romance fraud have risen by 27% and have cost UK victims over £400m in five years. Sadly, we suspect this figure is probably much higher as many victims of romance fraud don't report it as they feel ashamed or embarrassed.



Love bombing is a form of psychological and emotional abuse to manipulate you into a relationship. Characteristics include flattery and praise, showering you with messages of love and early and intense talks about your future together.



Profile photos may not be genuine, do your research first. Performing a [reverse image search](#) to see if the photos have been taken from somewhere, or by someone else. Be suspicious if someone you have recently met on-line has asked you for money (often this will be in relation to emergency health treatment, industrial accident, or poorly children).



When talking to your friends and family, be aware if someone is being secretive about their relationship or provides excuses for why they don't video call or meet in person. Do they become hostile, angry or withdraw from conversation when you ask any questions about their new partner. Have they sent, or are planning to send, money to someone they have not met face-to-face.

If you are affected by the content of this bulletin, you can talk to us. Our Scams Awareness and Aftercare Team can offer free support, advice and guidance. Contact us on 01625 612958 or scams@ageukcheshire.org.uk for more information.

Here are some recent frauds to look out for:



Age UK have been targeted by Facebook fraudsters. There have been posts on Facebook saying that Age UK have teamed with Amazon to distribute iPad Pros to people aged 50 and over in the UK. The post includes an 'Apply Now' button that leads to an 'Amazon' website, complete with the Amazon logo, where you have a chance of winning "an iPad Pro for only £3" by answering some questions. The questions are designed to obtain your personal and financial information. This is a fraud. Age UK and Amazon are NOT offering free iPads. You can report scam ads on Facebook and Instagram by clicking the three dots on the top right corner and selecting 'report.'



We have received reports from individuals across Cheshire about scam emails. Most notably ones that look like they come from official sources, like government websites. The emails are designed to make us panic - in this case driving a car without road tax. Criminals want us to act without thinking and click on links designed to steal our money. Always check the sender's email address carefully, never click on links in unsolicited emails, contact the genuine company independently to verify and don't be rushed by the message's sense of urgency. You can report email scams by forwarding to report@phishing.gov.uk



As the 5th of April creeps closer, fraudsters are taking advantage by impersonating HMRC. They are sending emails, text messages and voice calls either offering tax rebates or stating that you owe tax. Remember, HMRC will never ask for personal or financial information by text message or email, nor will they offer tax rebates or refunds in this way. Do not respond to contact from HMRC out of the blue. Instead, contact HMRC on an independent number.

Please share with family, friends & community groups.



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