



POLICE

POLICE

OLI

A brief guide to fraud prevention

Between April 2019 and March 2020 there 7471 people reported that they had been a victim of fraud in Humberside. This was up 9% on the year before. The total amount these victims lost was £13.7 million which was up 60% on the year before. In Hull there were 1435 victims losing £3.9 million.

During the COVID period there have been several scams that are aimed at taking advantage of the situation. A number of these are phishing emails sent to unsuspecting victims. Never click on links or download attachments as criminals may infect your devices with malware or ask you to enter your personal or financial information into fake websites. In some cases, this can lead to your identity being stolen.

Below are some of the current frauds in circulation

Primark Covid-19 - A new Primark phishing scam campaign started in early July 2020. These emails offer the recipient a reward “*on the occasion of overcoming the Corona virus*” and asks them to click on a link to fill out a survey. This link is confirmed as malicious. It is likely that these emails may have been spoofed by the fraudster. They are spoofing the email address of a genuine brand (*contact@primark.com*) to trick the recipients into trusting the origin of the message and get them to open, respond and click on any links within the body of the email message.

Covid-19 Relief Fund - These emails are claiming to be from “*LSDSM Organisation*” and they are offering relief funds up to \$1,000,000 US dollars to selected individuals, to purchase and distribute relief materials for the control of Covid-19 in their region. Recipients are asked to contact an email address for further information on how to claim this fund. These emails have been sent from a variety of email addresses.

World Health Organisation Covid-19 Support Group - This is a new phishing attempt purporting to be from the World Health Organisation (WHO), which first started in July 2020. The emails state they are offering social relief distress grants to selected individuals for the sum of 1,500,000 EUROS because of the outbreak.

ICE

POLICE

POLICE



For more information visit:
www.humberside.police.uk



Humberside Police



@Humberbeat



POLICE

POLICE



This is like a previous phishing email that was circulated. The recipient is asked to provide their personal and occupation details via an email address to the WHO Trust Fund and process their claim and receive these payments.

Coronavirus Job Retention Scheme - A new HMRC themed phishing scam states that the Government are checking all claims made through the "Coronavirus Job Retention Scheme". These emails display the subject header "Coronavirus Job Retention Scheme" and the recipient is asked to respond to the email and provide their personal details including a scanned copy of their National Insurance number. This email look authentic and convincing especially as they contain the HMRC brand logo and has been signed off by the HMRC Compliance Officer. It also comes from a legitimate appearing email address (covid19@hmrc.gov.uk)

TV Licensing

The TV Licensing fee changes for over-75s could mean that you're contacted by a criminal. You may receive emails and/or texts purporting to be from TV Licensing using the organisation's official branding to convince you it's genuine. These messages often claim that your payment has failed and include a link to set up a new direct debit.

However, you should avoid clicking on links in unsolicited emails as they could lead to fake websites designed to look like that of the genuine organisation but which are in fact set up to obtain your personal and financial information.

Below is an example of a scam email:



Dear Sir/Madam,

You need to renew your TV Licence today



Your current TV Licence expires today.

To continue to watch or record live TV programmes on any channel or device, or to download or watch BBC programmes on iPlayer – either live, via catch up or on demand, you need to be covered by a TV Licence.

Your year's licence will cost **£150.50** and you can renew it quickly and easily online – but please make sure you do it before midnight.

Renew now

ICE

POLICE

POLICE

WHEN IT'S LESS URGENT
THAN 999

101

IN AN
EMERGENCY
ALWAYS
CALL 999

Humberside Police
Protecting Communities, Tackling Crime, Making a Difference

For more information visit:

www.humberside.police.uk



Humberside Police



@Humberbeat



POLICE

POLICE



GOV.UK

Council Tax Reduction

You have a new message from GOV.UK about your Council Tax

Hi [customer](#).

Working out your Council Tax

You'll need to know 3 things:

- the valuation band for your home in England and Wales or in Scotland
 - how much your local council charges for that band
 - whether you can get a discount or exemption from the full bill
- You are getting a Council Tax Reduction (this used to be called Council Tax Benefit) considering you're on a low income or get benefits.

- Total amount of benefits: **GBP 385.50**

- The refund amount will be transferred directly on your Debit/Credit Card.

Apply now to claim the reductions made over your past 2 years of Council tax payments.

[Claim your Council Tax Reduction Now ->](#)

The information in this electronic e.Mail message is private and confidential, and only intended for the addressee.

Thanks

The Government Digital Service Team

Crown Copyright 2020

Council Tax reduction

If you receive an email from a "government department" offering you a council tax reduction then take a moment to Stop, Challenge, Protect. Criminals are using official government branding in emails to convince you they're genuine and to trick you into giving them your money or information. Emails received often contain links which, when clicked on, lead to an "official looking" webpage designed to access your personal information. In some cases, this could lead to criminals using your identity to commit fraud. Below is an example of a council tax reduction scam email:

ICE

POLICE

POLICE

WHEN IT'S LESS URGENT
THAN 999



101

IN AN
EMERGENCY
ALWAYS
CALL 999



Humberside Police
Protecting Communities, Tackling Crime, Making a Difference

For more information visit:

www.humberside.police.uk



Humberside Police



@Humberbeat



POLICE

POLICE



WHAT TO DO IF YOU GET SCAMMED

Get help and report a scam

If you think you have uncovered a scam, have been targeted by a scammer or fallen victim, there are many authorities you can contact for advice or to make a report.

Reporting crime, including fraud, is important. If you don't tell the authorities, how do they know it has happened and how can they do anything about it? Remember that if you are a victim of a scam or an attempted scam, however minor, there may be hundreds or thousands of others in a similar position. Your information may form part of one big jigsaw and may be vital to completing the picture.

Reporting fraud

All fraud should be reported directly to Action Fraud.

Action Fraud Reporting online: www.actionfraud.police.uk

Telephone reporting: 0300 123 2040...**Unless...**A crime is in progress or about to be committed. The suspect is known or can be easily identified. The crime involves a vulnerable victim. If this is the case you should contact police directly either by dialling 999 in an emergency, dialling 101 in a non-emergency or visiting your local police station. If you have information on any crime and you would prefer not to speak to police, you can call Crimestoppers anonymously on 0800 555 111 or visit www.crimestoppers-uk.org Crimestoppers is an independent charity.

Top 10 Tips To Take A Stand Against Scams

- 1 **Say NO.** To unwanted, uninvited callers.
- 2 **Be wise to rogue traders.** Too good to be true offers, probably are.
- 3 **Don't feel pressured to make a decision.** Say "No", or say you need advice first.
- 4 **Be wise to postal scams.** No legal company will ask for money to claim a prize.
- 5 **Keep personal details safe.** They could be used fraudulently in the wrong hands.
- 6 **Research the credentials of the company.** Be certain they're not bogus.
- 7 **Be online savvy.** Check who you're communicating with online.
- 8 **Talk to someone you trust.** If you're suspicious.
- 9 **Report a scam.** Help expose the criminals.
- 10 **Know you are not alone.** Anyone can be a victim, report it and get the right support.

ICE

POLICE

POLICE

WHEN IT'S LESS URGENT
THAN 999



101

IN AN
EMERGENCY
ALWAYS
CALL 999



Humberside Police
Protecting Communities, Tackling Crime, Making a Difference

For more information visit:

www.humberside.police.uk



Humberside Police



@Humberbeat





POLICE

POLICE

OLI

TakeFive-Stop Fraud

NEVER DISCLOSE SECURITY DETAILS A genuine bank or organisation will never ask you for details such as your PIN or card number over the phone or in writing. Before you share anything with anyone, stop and think. Unless you're 100% sure who you're talking to, don't disclose any personal or financial details. Instead, hang up and contact the organisation yourself using the number on the back of your bank card or on their website.

DON'T ASSUME AN EMAIL OR PHONE CALL IS AUTHENTIC Just because someone knows your basic details (such as your name and address or even your mother's maiden name), it doesn't mean they are genuine. Criminals will use a range of techniques to get your details and may even say you've been a victim of fraud to scare you into action.

DON'T BE RUSHED OR PRESSURED Under no circumstances would a genuine bank or another trusted organisation force you to make a financial transaction on the spot; they would never ask you to transfer money into another account, even if they say it is for fraud reasons. They will always let you call them back on a number you know is real – if they try and stop you doing this, it's a fraudster and you should hang up.

LISTEN TO YOUR INSTINCTS If something feels wrong then it is usually right to question it. Criminals may lull you into a false sense of security when you're out and about or rely on your defences being down when you're in the comfort of your own home. If your gut-feeling is telling you something is wrong, take the time to make choices and keep your details safe.

STAY IN CONTROL Have the confidence to refuse unusual requests for personal or financial information. It's easy to feel overwhelmed when faced with unexpected or complex conversations. Remember that it's ok to stop the discussion if you don't feel in control of it. If you've taken all these steps and still feel unsure about what you're being asked, never hesitate to contact your bank or financial service provider on a number you trust, such as the one listed on their website or on the back of your payment card.

<https://takefive-stopfraud.org.uk/>



www.friendsagainstscams.org.uk

Friends Against Scams

If you would like to improve your knowledge of fraud and take steps to prevent yourself from becoming a victim follow this link to the Friends Against Scams website. There is an interactive 20-minute online session to help you <https://www.friendsagainstscams.org.uk/>

ICE

POLICE

POLICE



For more information visit:
www.humberside.police.uk



Humberside Police



@Humberbeat

