

Hythe and Dibden Parish Council - Community Safety Team Community Alerts and Information

November 2015

The purpose of this scams bulletin is to enable Hampshire residents to be aware, and therefore guard against the type of scams currently being reported to the Hampshire County Council Trading Standards Service.

The Sinister Path of Scam Mail

In support of Older Peoples' Day which was held on 1 October 2015, the National Trading Standards Scams Team produced a diagram to demonstrate how scam mail reaches so many people. Please print the flyer and share with any vulnerable adults you know who may be at risk of being caught out. Encouraging people to question the mail they receive and not responding to it, will help protect them from being added to mailing or 'suckers' lists.

- [Sinister path of scam mail flyer](#)

Council Tax Scam

Hampshire Trading Standards Service is warning residents to be aware of the following scam.

The fraudster will telephone victims telling them that they have been placed in the wrong council tax bracket and that they are owed a rebate. They normally say this should be worth about £7000.

Once the victim is convinced, the fraudster tells them that in order to receive their rebate they need to pay an administration fee. The payment they ask for varies between £60 - £350. Once the payment is made the fraudster will hang up and the victim will be unable to contact them. On phoning their local council they will discover they have been a victim of a scam.

How to protect yourself

Never respond to unsolicited phone calls.

Your local council won't ever phone out of the blue to discuss a council tax rebate.

No legitimate organisation will ask you to pay an advance fee in order to receive money.

Never give out personal information and bank details.

If you receive a call you are unsure about, hang up straight away.

If you think you have been a victim of fraud report this to your bank and the police.

Inheritance Scam

The Trading Standards Service warns Hampshire residents to be aware of inheritance scams.

The fraudster will normally contact the victim by letter, although they may also use the phone, send an email or use a social networking site. They will allege to be a lawyer, banker or foreign official and claim an inheritance has been left with no other benefactors. They may also claim that although there is no relation, the victim is entitled to a share of the inheritance because they have the same surname.

Once the fraudster has the victim's trust, they will provide official looking legal documents to sign. They promise the victim will receive a valuable inheritance, as long as their instructions are followed. In order for the money to be released the fraudster will ask for payments, and may impose a degree of secrecy. The fraudster will continue to come up with reasons as to why the inheritance cannot be paid and may introduce other parties, such as a tax agent, to increase the demand for money.

If the fraudster spots signs of reluctance they may use fear tactics and remind the victim how much money they have so far paid and how close they are to getting their inheritance. However, once the fraudster realises no more money is forthcoming they will disappear with little chance of tracing them.

Real life case study - Mr A

Mr A received a letter which alleged he was owed an inheritance from someone with the same surname. Whilst Mr A was initially reluctant to become involved, the fraudster went to great lengths to befriend him and send official looking documents including testimonials from satisfied clients. Mr A made payments to various people

including lawyers and tax officers over several years amounting to £120,000. It was only when the bank intervened that Mr A began to realise this may be fraud. Mr A has taken steps to change his bank account details and telephone number. He has referred his complaint to the Financial Ombudsman Service and is awaiting the outcome of their investigation.

Real life case study - Mr B

Mr B received a letter and recognised this as an advanced fee fraud. He reported it to Trading Standards and asked that the letter was circulated to raise awareness of this type of scam. Attached is a typical inheritance or 'advanced fee' fraud letter.

NEVER respond to similar letters, emails, telephone calls or contact via social media. Remember, once you engage with the fraudster the chance they may convince you this is genuine will increase.

- [Example - Scam letter](#)

Bank / Courier Fraud Update

Hampshire County Council continues to receive reports of fraud where a victim receives a phone call from a person posing as a police officer, fraud investigator or other official. They will ask the victim to hang up and make a phone call to their bank or police. However, the phone line will be kept open, so when the victim makes the call they are connected back to the fraudster.

The Fraudster may then;

- Ask that money is transferred to a separate account.
- Ask for bank card details including a pin number as part of their 'investigation'. They will then send a courier or taxi around to pick up the card. At this point they will have free use of the card.
- Ask for money to be withdrawn to be used as 'evidence'. They will then send a courier or taxi around to collect the money.
- Ask that an expensive item is purchased, such as a valuable watch. They will then send a courier or taxi around to pick it up.
- Ask that foreign currency is withdrawn. They will then send a courier or taxi around to collect the money.

Real life case study

Mrs C, who is an older lady with memory loss, received a call from a man claiming to be a Detective Sergeant. He told her that an attempt of fraud had been made on her bank account and that she must telephone her bank as a matter of urgency to discuss this. Mrs C rang the number for her bank. However, the fraudster had kept the telephone line open so she was reconnected to him. He gave her details of an account to transfer her savings into so they could not be compromised. Mrs C visited her local bank. They were aware of the fraud and gave her advice so thankfully her money was saved. When the fraudster contacted her the next day she hung up and reported the matter to the police.

- A genuine police officer will never contact you in this way
- Banks and the police will never ask you to withdraw money to aid an investigation
- If you receive a similar call, end it immediately
- If you think you have been a victim of fraud tell your bank and report this to the police. **HOWEVER** remember fraudsters sometimes keep the line open so do not use your land line

immediately. Do not use your phone until you are sure the line is clear, or use a mobile telephone instead

If you are worried about a potential scam please contact the Citizens Advice Consumer Helpline:

By telephone on **03454 04 05 06**

Web site: [Online consumer complaint form](#)

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