

# Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

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## HOW BANKS AND POLICE ARE WORKING TOGETHER TO PROTECT YOU FROM FRAUD THE BANKING PROTOCOL – A SAFETY NET IN YOUR LOCAL BRANCH

The Banking Protocol is a UK-wide partnership between banks, the Post Office, police, and National Trading Standards, designed to protect customers including vulnerable people, from fraud when they visit a branch. Under the scheme, branch staff are trained to spot the warning signs that someone may be under pressure, being coached by a criminal, or about to withdraw money for a scam. If staff are concerned, they can make an immediate call to police, who will attend the branch quickly to safeguard the customer.

This initiative has proven highly effective nationally and locally. In the past 12 months in Surrey and Sussex alone it has prevented £2.5 million pounds being lost to fraud and has resulted in multiple arrests - demonstrating how frontline bank staff and police can work hand-in-hand to protect individuals from criminals targeting vulnerable people.

**LAST YEAR ACROSS SURREY AND SUSSEX OVER 400 VULNERABLE PEOPLE WERE SUPPORTED AND SAFEGUARDED DUE TO THIS PROTOCOL.**

“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  
Antony Leadbeatter  
Surrey Police &  
Sussex Police  
Economic Crime Unit

# How the protocol has worked in Surrey and Sussex

In Surrey, a victim of romance fraud believed they were in contact with an American soldier serving in Ukraine. Staff at NatWest identified the fraud, blocked a £1,500 transfer and involved police having frozen the customer's account.

In another case in West Sussex, an elderly gentleman was prevented from withdrawing £5,000 in cash by staff at the local branch of Santander. He was attempting to pay a team of rogue workmen who had cold called at his address for work that had not actually been completed on his property.

The Protocol continues to evolve with banks recognising the importance of early intervention, compassionate questioning, and strong partnership with local police forces - all to protect the public.

With some branches closing down, encouraging a rise in transactions to take place online or by phone, criminals are increasingly targeting people remotely. To counter this, the Banking Protocol was extended to include telephone and online banking, often referred to as the cross-channel protocol.

When bank staff working in call centres and fraud teams suspect a scam, such as a customer being pressured to transfer money - they can request additional checks or alert police, mirroring the effective in-branch process. In some cases, police will visit the customer's home if the situation appears urgent and the person cannot get to a branch safely.

## Vulnerable Victim Notification (VVN) - supporting and safeguarding the most at-risk

The Vulnerable Victim Notification (VVN) initiative was developed jointly by UK Finance and Surrey Police and Sussex Police, recognising that some customers need extra protection. Under this process, when police identify a person as vulnerable for example due to illness, cognitive impairment, or pressure from fraudsters they can notify the customer's bank.

Banks can then apply protective measures such as adding vulnerability markers, providing tailored fraud awareness support, or increasing monitoring of the account. Since its launch, the VVN process is now used nationally and with all the major banks signed up. In many cases banks were unaware of the individual's vulnerabilities until notified - meaning the scheme directly reduces future fraud risk and strengthens safety for those who need it most.

In a recent example, a courier fraud victim from in East Surrey was both delighted and relieved to receive back from Lloyds £5,000 that she had handed to fraudsters in cash and euros when they claimed to be working for the Metropolitan Police, investigating the use of counterfeit money in the branch.

While a victim of fraud from West Sussex who was reimbursed by multiple banks, the full £94,000 she had been defrauded out of, was full of praise and thanks for the actions taken on her behalf and for the kind and reassuring interactions she experienced from Sussex Police, her banks and Victim Support.

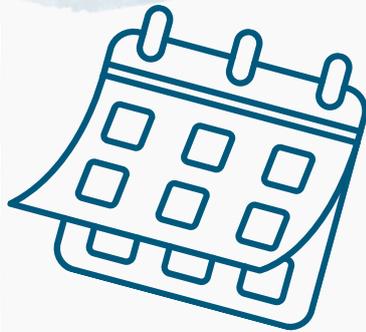
She mentioned that at Nationwide there was "a helpful lady who told me to disconnect my landline for a few minutes if I received future suspicious calls, in order to cut the line connection with the caller". She also recalled that someone from NatWest's welfare team who telephoned her to ask how she was feeling after this incident.

## **RAISING FRAUD AWARENESS WITHIN THE COMMUNITY – WORKING TOGETHER WITH LOCAL BANKS**

Surrey Police and Sussex Police also work closely with high street banks to proactively raise awareness of the growing threat of fraud within our communities. Fraud prevention community engagement events have been delivered at branches in Woking, Brighton, Chichester and Guildford and also out in the wider community including with NatWest, HSBC and Barclays at Churchill Square in Brighton and the Belfry Shopping Centre in Redhill.

During these collaborative events, people can expect to receive information on common scams such as impersonation fraud, investment scams, romance fraud, and doorstep crime. Not only do we explain practical steps they can take to protect themselves, we also include information on how to handle unexpected phone calls, spot suspicious messages, and set up strong account security. Staff will also share how best to contact your own bank and how they might likely contact you.

For the community, these events provide reassurance that banks and police are working together to prevent fraud and allows opportunities to ask questions and receive tailored guidance face-to-face.



As part of this initiative, there has been a Barclays engagement van staffed by knowledgeable specialists to answer questions and provide support. This mobile unit travels to community areas, bringing fraud experts, working alongside police fraud volunteers directly to the public. Visitors can drop by to receive one-to-one advice, learn about the latest scams, and access digital safety guidance and materials.

This innovative approach helps reach residents who may not otherwise visit a bank branch, ensuring that fraud prevention messages are spread as widely as possible.

