



Courier Fraud

What You Should Know

Courier fraud is when a fraudster contacts victims by telephone claiming to be a police officer or bank employee. To substantiate this claim, the caller might be able to confirm some easily obtainable basic details about the victim such as their full name and address.

The caller may also offer a telephone number for the victim to dial or ask the victim to call the number on the back of their bank card to check that they are genuine. In these circumstances, either the number provided will not be genuine or, where a genuine number is suggested, when the victim hangs up the fraudster will stay on the line and pass the victim to a different individual, claiming to be from the bank.

After some trust has been established, the fraudster will then, for example, suggest;

- There is a corrupt bank employee at the victim's bank and the caller needs the victim's assistance in catching the culprit
- A suspect has been arrested by the police in possession of financial information or bank cards in the victim's name
- A business such as a jewellers or currency exchange is operating fraudulently and they require assistance to help secure evidence

Victims are then asked to co-operate in an investigation by attending their bank and withdrawing money, withdrawing foreign currency from an exchange or purchasing high value items such as jewellery, watches and gold.

They will then agree a time and location for the handover, usually arranging for a 'courier' to collect the items from the victim's home. Some victims are asked to post the cash to a specified address. At the time of handover or posting, unsuspecting victims are promised the money they've handed over, spent or posted will be reimbursed. In reality there is no further contact and the money is never seen again.

In an emergency call **999**
For non emergencies call **101**



www.northants.police.uk



Northamptonshire Police

Fighting crime, protecting people



Protect Yourself

Your bank or the police will NEVER telephone you to ask you to verify your personal details or PIN. If you get a call asking you to do this, hang up, wait a few minutes and call your bank on a number you know to be genuine, such as the one on the back of your card

Your bank or the police will NEVER send a courier to your home to collect your cash, bank cards, PINS, or any other valuable goods

The police will NOT contact you out of the blue and ask you to participate in an investigation that requires you to withdraw money from your bank, or to purchase high value goods such as jewellery, watches or gold

What to do if you have been a victim of courier fraud

If you have revealed your bank details over the phone or handed your card to a courier, **call your bank straight away to cancel the card.** If possible use a different phone from the one you received the scam call on, or make sure the line has cleared from the previous call

If you are in doubt as to whether a call you have received is genuine, or you suspect that you have been a victim of courier fraud, **contact the police via the non-emergency number 101**



Useful Contacts

www.northants.police.uk
www.northants.police.uk/cp/crime-prevention/ -
www.actionfraud.police.uk or
tel 0300 123 2040
OR for Covid-19 specific advice
www.actionfraud.police.uk/covid19
www.met.police.uk/search?q=The+little+book+of+scams
www.victimsupport.org.uk
tel 01604 603477 or 0845 3030900
www.voicenorthants.org or
tel 0300 303 1965
www.citizensadvice.org.uk
(Consumer & Scam Advice)
www.nationaltradingstandards.uk
www.buywithconfidence.gov.uk
(Trading Standards approved businesses)
www.takefive-stopfraud.org.uk/

www.cifas.org.uk/coronavirus-fraud-advice
www.crimestoppers-uk.org or
tel 0800 555 111
www.getsafeonline.org
www.cyberaware.gov.uk
www.ageuk.org
www.fca.org.uk/scamsmart
www.ncsc.gov.uk/
(National Cybercrime Security Centre)
www.nationaltradingstandards.uk
Check HMRC-related phishing, or bogus, emails or text messages against gov.uk/government
For latest information on Universal Credit go to
www.understandinguniversalcredit.gov.uk

