Keep Your Money Safe

Surrey Police and Sussex Police Fraud Newsletter

In this issue:

"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."

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SHOPPING SAFELY THIS CHRISTMAS

As the festive season approaches, many of us will be searching online for the best Black Friday and Cyber Monday deals. While shopping from the comfort of your home can be convenient, it also provides opportunities for fraudsters to exploit unsuspecting buyers and sellers. Every year, thousands of people fall victim to online shopping scams, losing millions of pounds in the run-up to Christmas. According to Action Fraud, the UK's national reporting centre for fraud and cybercrime, victims lost over £10 million during last year's Black Friday and Cyber Monday sales alone.

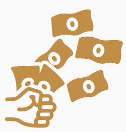
Common tactics used by fraudsters:

Online criminals use increasingly sophisticated methods to deceive people during peak shopping periods. Some of the most common scams include:

Fake websites and social media adverts: Fraudsters create professional-looking websites or ads offering products at bargain prices. Once payment is made, the item never arrives, and the website disappears.

Counterfeit goods: Scammers may offer branded items—such as designer clothing, electronics, or toys—at a fraction of the usual cost, only for buyers to receive cheap imitations or nothing at all.

Phishing emails and messages: Fake emails or texts claiming to be from well-known retailers or delivery companies ask you to "confirm" details or click a link to track a parcel, which then steals your personal or banking information.



Overpayment scams (for sellers): Fraudsters overpay for an item and ask for a refund of the difference, only for the original payment to bounce later.

Warning signs to look out for:

- Be alert to the following red flags when shopping or selling online:
- Prices that seem too good to be true – they usually are.
- Sellers who ask for bank transfers or payment outside of secure platforms.
- Websites lacking security features, such as a padlock icon in the browser bar or an address starting with “https”.
- Spelling errors, low-quality images, or vague product descriptions.
- Unusual urgency, such as “Only 2 left – act now!” messages or limited-time offers.
- Requests to communicate outside of official channels (e.g., an eBay seller asking to email or message on WhatsApp).

Top tips to stay safe when buying online:

Use secure payment methods – Pay with credit card where possible or with debit card. Avoid direct bank transfers to people you don’t know.

Research the seller – Check reviews and feedback before buying. If using social media marketplaces, look for established accounts.

Shop with reputable retailers – Type the web address directly rather than clicking on links in emails or adverts.

Keep your devices secure – Update your antivirus software and use strong, unique passwords.

Track your purchases – Keep a record of orders and confirmation emails.

When selling online:

Wait for payment to clear before dispatching goods.

Beware of overpayment scams and requests for refunds or alternative payment methods.
Use secure platforms that offer buyer and seller protection.

COURIER FRAUDSTER JAILED

A man who conspired with others that impersonated police officers to steal over £15,000 from elderly people in Brighton and Hove has been sentenced.
In 2022, Mohammed Saddiqee, 25, of Woodlands Avenue in Wokingham, was the courier of an organised criminal gang, pretending to be Metropolitan Police officers to target vulnerable victims.

On 20 June 2022, the victim communicator, (person who contacts the victims), contacted a Hove couple in their late 80s pretending to be investigating counterfeit money in the area. The victim communicator manipulated the victims into withdrawing over £6,200 in cash, claiming it was to support the investigation.

Saddiqee collected the cash from the victims at their home address later that day and tried unsuccessfully to defraud them of another £7,000. They reported the fraud the same day.

The next day, the victim communicator contacted a Brighton man in his late 80s peddling the same story – he was the fictional Detective Constable Robins, investigating bank fraud in the area.
He convinced the man to withdraw and hand over £4,200.
The victim communicator struck again on 28 June 2022, claiming to be a police officer by the name of George Romeo investigating bank fraud.
He targeted a couple in their 80s and Saddiquee collected £6,800 from them to support the fictional investigation.
Officers were already attempting to trace Saddiqee's vehicle from the first two incidents when he was found travelling on the A23 on 28 June. He was stopped and a search of the car found three envelopes containing £6,800.
He was arrested and subsequently charged with conspiracy to defraud and money laundering.

Helpful advice:

The police, your bank or any other trusted organisation will never contact you to:

Withdraw cash or transfer money to help secure your account.
Ask you to purchase or send cash, foreign currency, jewellery, gold bullion, crypto or other items.
Ask a courier to collect or for you to post cash or other expensive goods for safe keeping.
Ask you to play a proactive part in an investigation
Ask you to verify your personal details, banking information or PIN by phone or offer to pick up your card or pin by courier

Hang up if you get a call like this.

If you are told to call another number immediately to verify the person on the phone, hang up the phone and wait five minutes before using the same phone line; fraudsters may stay on the line after you hang up and listen in. Alternatively, use a different line altogether to call your bank or the police.