

Redbridge Cyber Crime Summary

August 2025

Executive Summary

Number of offences	218
Total loss	£807,873.09
Average per victim	£3,705.83

Top 5

The top 5 by **volume** (number of reports) type of fraud is as follows:

Fraud Type	Amount of Offences	Amount Lost
NFIB5A - Cheque, Plastic Card and Online Bank Accounts (not PSP)	38	£126,006.12
NFIB1H - Other Advance Fee Frauds	26	£155,802.67
NFIB3A - Online Shopping and Auctions	22	£11,865.43
NFIB3F - Ticket Fraud	22	£44,104.00
NFIB3D - Other Consumer Non Investment Fraud	14	£34,375.19

The top 5 by **amount** reported lost:

Fraud Type	Amount Lost	Amount of Offences
NFIB1H - Other Advance Fee Frauds	£155,802.67	26
NFIB2E - Other Financial Investment	£132,833.33	6
NFIB5A - Cheque, Plastic Card and Online Bank Accounts (not PSP)	£126,006.12	38
NFIB5D - Mandate Fraud	£117,524.98	2
NFIB2A - Share sales or Boiler Room Fraud	£68,683.37	4

Fraud Advice

Online Shopping and Auction Sites

Online shopping can save you time, effort and money. Millions of people use websites such as eBay and AutoTrader to buy new or second hand goods for competitive prices. These sites give you the opportunity to purchase a huge choice of goods from all over the world. However, among the genuine buyers and sellers on these sites, there are criminals who use the anonymity of the internet to offer goods for sale they do not have, or are fake.

In the majority of transactions, the buyer and seller never meet. Which means when making a purchase or sale on a website, you are reliant on the security measures of the site.

Fraudsters will advertise an item for sale, frequently at a bargain price compared to other listings of a similar type. They may have pictures of the item so it appears to be a genuine sale.

A favoured tactic is to encourage buyers to move away from the website to complete the transaction, and the criminal may offer a further discount if you do so. Many websites offer users the opportunity to pay via a recognised, secure third party payment service, such as PayPal, Android Pay or Apple Pay. Read the website's advice and stick to it. Fraudsters might be insistent you pay via bank transfer instead. By communicating and paying away from the website, contrary to their policies, you risk losing any protection you had.

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Criminals may also email or contact you if you have 'bid' on an item but not been successful in winning the auction. They will claim that the winning bidder pulled out or didn't have the funds and offer you the chance to buy the item. Once you agree, they will either provide bank details or even insist payment is made via a third party payment service for mutual protection. Once you agree, they 'arrange' this. You then receive a very legitimate looking email which appears to be from the website or a third party payment service directing you how to make the payment. Some are very sophisticated, even having 'Live Chat' functions that you can use to speak to a sales advisor! Unfortunately, you will again be communicating to the fraudster, so beware!

In both these scenarios, once the payment is made, the 'seller' won't send the item. They'll either not reply to you or make excuses as to why they haven't sent the goods. If they do send the item, they'll send counterfeit goods instead of the genuine items advertised. Again, you may struggle to receive any compensation or resolution to this problem from the legitimate website, as it could be against their policies.

Fraudsters also use e-commerce websites to pose as 'buyers.' If you have an item for sale, they may contact you and arrange to purchase this. It is common for criminals to fake a confirmation that payment has been made. Before posting any item, log in to your account via your normal method (not a link on the email received) and check that you have received the money.

You must also be careful what address you send items to. Fraudsters may ask you to send items to a different address. They may claim they need it sent to their work address or to a friend or family member. If you send the item to an address other than the one registered on the user account, you may not be provided any protection from the website or payment service.

How to protect yourself

- Stay on site!
- Be wary of offers that look too good to be true.
- Read the consumer advice on any website you are using to make a purchase. Use the recommended payment method, or you may not be refunded for any losses to fraud.
- Research the seller/buyer and any of their bidding history.
- Don't be convinced by pictures, they may have been taken from somewhere else on the internet. You can check photos using a reverse image search on the internet through websites like [www.tineye.com](http://www tineye.com) or <https://reverse.photos/>
- Be suspicious of any requests to pay by bank transfer or virtual currency instead of the websites recommended payment methods.
- Never buy a vehicle without seeing it in person. Ask to see the relevant documentation for the vehicle to ensure the seller has ownership.
- If you are selling online, be wary of any emails stating funds have been sent. Always log in to your account via your normal route (not via link in email) to check.
- Watch our video on Online Shopping Fraud at www.met.police.uk/littlemedia.

REMEMBER - Stay on site.

CAUTION - Be wary of paying by bank transfer or virtual currency.

THINK - Why is this item so cheap? Is it a scam?

Ticket Fraud

Getting tickets to see your favourite band, football team or theatre production can be extremely difficult as tickets sell out quickly. Criminals take advantage of this by offering tickets for sale that do not exist or are fake.

Most event tickets are sold via reputable websites operated by promoters, the event venue or other official agents. Many tickets are also offered for sale on secondary resale websites, place adverts on secondary resale sites or use social media to sell tickets they do not have.



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Once a payment is made you will either not receive the tickets or the tickets you receive will be fake or non-transferrable. When you arrive at the venue you will not get in. Some tickets are non-transferrable and can only be used by the person who initially purchased them. In many cases unauthorised resale of these tickets is illegal.

How to Protect Yourself

- Buy tickets from the event promoter, venue box office, official agent or a reputable ticket exchange site or app.
- Be suspicious of requests to pay by bank transfer. Where possible use a credit card when making purchases over £100 and up to £30,000 as you receive protection under Section 75.
- Be wary of paying for tickets where you are told someone will meet you at the event with your tickets as they may not arrive.
- If the retailer is a member of the Society of Ticket Agents and Retailers (STAR) you are offered additional protection if something goes wrong. If a website shows their logo you can check they are really a member on www.star.org.uk
- For further information on buying tickets safely visit the STAR website.

REMEMBER – The site you are using could be fake.

CAUTION – Use your credit card to pay this could offer you additional protection.

THINK – How can I check the tickets are real?

Share Sales or Boiler Room Fraud

Fraud by false representation – The fraudster dishonestly makes a false representation and intends to make a gain for himself (or another), cause loss to another or expose another to risk of loss.

Share/bond Sales or Boiler Room Fraud “Boiler room fraud is a fraud where victims are cold-called by fake stockbrokers and encouraged or persuaded to buy shares or bonds in worthless, non-existent or near bankrupt companies.” Boiler room is the term used for the illegal offshore dealing rooms that are often located abroad in Spain, Switzerland or the USA. The sales person cold calls potential victims and oppressively sells shares or bonds that are non-existent or worthless enticing victims with the promise of quick, high returns on the investment. In a bid to appear legitimate, a Boiler room may have a web-site and produce glossy literature and use a telephone number with a London prefix that diverts overseas.

How to Protect Yourself

- Look into the company offering the investment scheme thoroughly. Find as much independent information as you can by using the websites of regulators, such as the FCA. Don't trust anything you see on any website or social media to which the company directs you.
- Always double check.
- Choose regulated firms who have the right licences such as the Markets in Financial Instruments Directive (MiFID) and the Insurance Distribution Directive (IDD).
- Be wary of promotional material that promises great returns without much detail.
- Lots of existing investors or friends and family investing does not mean it's not a scam. It just means there are lots of victims, some of whom you know.
- Criminals will encourage you to make hurried decisions and may use technical jargon designed to baffle and confuse. They may also tell you there is a deadline in order to invest or be included due to high demand.
- Ask simple questions about the company and scheme and be very wary if they dodge the questions or are unable to provide clear answers with supporting documentation.

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Remember:

Your bank, the police, or tax office will **never** ask you to attend your bank, withdraw, transfer or pay money over the phone or send couriers to collect your card or cash. Nor would they ask you to buy goods or vouchers.

This is a scam.

1. **Hang up** (Never give details or money following a cold call)
2. **Take 5** (Seek a second opinion, tell someone what has happened)
3. **Verify** (if concerned, contact the company via a pre-confirmed method)

All of our videos and electronic leaflets can be found on the following link;
www.met.police.uk/littlemedia

Free cyber advice can be found <https://www.ncsc.gov.uk/cyberaware/home>

- **STOP**
Taking a moment to stop and think before parting with your money or information could keep you safe.
- **CHALLENGE**
Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT**
Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Where to Report a Scam:

If you think you have been scammed, contact your bank first by calling 159

How it Works; 159 works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you through to your bank safely and securely every time. So if you think someone is trying to scam you into handing over money or personal details – stop, hang up and call 159 to speak directly to your bank.

Always report; scams, fraud and cyber-crime to Action Fraud, either online at www.actionfraud.police.uk or by telephone on 0300 123 2040.

Subscribe to the “**Which**” Scam Alert Service where you can receive free updates on current scams being used. Copy this link into your search engine <https://act.which.co.uk/> and locate “Scam Alerts newsletter” to register your details. **Which** will then provide practical advice to keep you one step ahead of fraudsters.

Get advice and report it to Trading Standards through the Citizens Advice consumer service on 0808 223 1133 or online advice at www.adviceguide.org.uk

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. It is important that all complaints are referred to the Citizens Advice consumer service as they maintain a national database of complaints that provides an invaluable source of information and intelligence to the trading standards community

Details of all consumer enquiries, dealt with by the Citizens Advice consumer helpline, are made available to Trading Standards

Report a text message you think is a scam - most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to **7726**. If you forward a text to **7726**, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious.

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Report an email you think is a scam - If you have received an email which you're not quite sure about, forward it to **report@phishing.gov.uk**

If you've been scammed through the post - Royal Mail investigates postal scams. If you've received something in the post you think is a scam, send it to **'Freepost Scam Mail'**. Include the envelope it came in and a completed scam mail report. You can download a scam mail report from Royal Mail or call them and ask for a form and pre-paid envelope

If the scam involves financial services - If the scam involves cryptocurrency, investments, insurance or pensions, report it to the **Financial Conduct Authority - 0800 111 6768**

Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Online learning available

<https://www.friendsagainstscams.org.uk/training/friends-elearning>



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