

Keep Your Money Safe



Surrey Police and Sussex Police Fraud Newsletter

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“
I have a twin brother [and]... I speak to him every week, but I couldn't tell him because I knew he would say, "how could you be so stupid?"”

Victim Interview

INVISIBLE HARMS: UNDERSTANDING THE HEALTH IMPACT OF FRAUD ON VICTIMS

In a recent study carried out by the Police Foundation, 92% of people said their health was negatively impacted after being a victim of fraud.

The report, titled *Invisible Harms*, examined the health implications and outlined the devastating consequences being a victim of fraud can have; from trouble sleeping to mistrust of others to, in the most extreme cases, suicide.

Fraud is the most-commonly experienced crime in the UK, and yet as many as 1 in 3 victims cannot bring themselves to talk about it.

The one thing the many different types of fraud have in common is how they made their victims feel. There is a level of shame and embarrassment around being a victim of fraud not often seen with other crimes.

Only 14% of those surveyed reported the crime to police or Action Fraud (now called Report Fraud), and some didn't even tell close friends or family members. They all carried feelings of guilt, self-blame, and the feeling that they were in some way complicit in what happened to them.

How we approach reports of fraud in Surrey and Sussex

When a person calls Surrey Police and Sussex Police to report a fraud, we identify vulnerability at the first point of contact. Those considered vulnerable are offered an in-person visit from an officer or a PCSO, which can identify additional vulnerabilities that may need referral to partner agencies. This personal connection is crucial and allows us to establish a pathway for longer-term support, such as referral to our fraud caseworkers.

We welcome this research, which Surrey Police and Sussex Police took part in to inform the findings of the report. Its publication has allowed us to bring the multi-agency safeguarding response we have been doing locally for years, through Operation Signature, to the national stage, and we hope it will form a basis for other forces to do the same.

Read the report in full here:

<https://www.police-foundation.org.uk/wp-content/uploads/2010/10/Health-impact-of-fraud.pdf>



THE COMPOSITION OF HEALTH SYMPTOMS REPORTED BY VICTIMS

MONEY MULES: THE HIDDEN RISK BEHIND “EASY MONEY” OFFERS

A money mule is someone who is persuaded to move or transfer stolen or illegal funds through their own bank account on behalf of criminals. While the criminals often remain hidden, the mule can be left exposed to serious legal and financial consequences.

Criminals will deliberately target students and young people, as well as anyone experiencing financial pressure. According to local reports offenders often promise quick, easy money for very little effort. Typical offers include being paid to “help move money,” “receive funds for a business,” or “use your account for a short time.” These approaches are increasingly made through social media, messaging apps, or online marketplaces, where they can appear legitimate and persuasive.

What many people don't realise is that allowing your bank account to be used in this way is not harmless. Moving criminal money is a criminal offence, even if you believe you are helping a friend, doing a favour, or simply following instructions. Banks routinely monitor accounts for suspicious activity, and those suspected of money muling can find their accounts frozen or closed, their ability to access credit affected, and in some cases face criminal investigation or prosecution.

Recently in Sussex, Police received a report from a vulnerable young male who had been approached via Snapchat by someone offering to make him some money, in exchange for providing his bank details. Large sums of money were then transferred in and out of his personal account, before the bank quickly intervened. In another incident a victim reported responding to a job offer on Facebook and was advised that the company would transfer money to his account with instructions to then transfer this onwards to multiple other accounts.

Be cautious if:

You are offered money for using your bank account

Asked to receive, move or withdraw funds for someone else

Told to keep transactions secret or rush decisions

Contacted with “easy money” opportunities via social media

Asked to open a new bank account for someone else's use