



Financial Fraud Action UK
Working together to prevent fraud

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NEWS RELEASE

COMMUNITY VOLUNTEERS LAUNCH BID TO WARN 2M NEIGHBOURS ABOUT PHONE SCAMS

- From today (Monday 22 June) Neighbourhood Watch's 173,000 volunteers will spend the week talking to their neighbours about the rising danger of phone scams
- Neighbourhood Watch working in partnership with Financial Fraud Action UK to advise members of the public how to avoid falling victim to these scams
- Victims deceived into transferring money directly to fraudsters is now the most common phone scam and new research shows that £23.6m was lost in this way over course of the year

Neighbourhood Watch (NHW) has today launched its annual national awareness week, with a focus on phone scams in partnership with Financial Fraud Action UK (FFA UK), as criminals increasingly focus on scams that avoid face-to-face contact. NHW's 173,000 volunteers will be helping to warn those in their community of the dangers of phone scams and give people advice on how to protect themselves from today (Monday 22 June) for the next week and telling people to "hang up on fraud". The volunteers will be asking their neighbours to share these warnings and pass on advice to three of their friends so that over 2 million people can be reached by the end of the campaign.

The campaign is also being backed by the Dedicated Card and Payment Crime Unit (DCPCU), the specialist police unit funded by the banking industry to investigate, disrupt and arrest criminals involved in financial fraud.

This is the first time that NHW have conducted a campaign on phone scams, and it reflects the changing tactics of criminals who now prefer to minimise the risk of arrest by never coming into direct contact with their victim.

It comes as FFA UK publishes new figures on what is currently the most widespread phone scam – which involves victims being tricked into transferring money directly from their own bank account into the fraudsters. A total of £23.6m was lost in this way across the UK in the space of a year. ¹

While there are variations on this scam – the fraud typically works by the criminal calling their victim and pretending to be from their bank. The fraudster will then convince the victim that fraud has been detected on their bank account and that they have to act fast by moving their money into a so-called ‘safe account’ or risk losing all their money. The fraud is often successful because criminals will use a range of techniques to dupe their victim – such as ‘spoofing’ the telephone number on the person’s caller ID display so that it matches their bank’s number, or making reference to genuine account information which they have fraudulently obtained elsewhere, in a bid to make the call seem genuine.

Neighbourhood Watch Scotland will also be launching their own Neighbourhood Watch Week which will cover a wide variety of safety and crime prevention issues, including scam safety and how to avoid falling victim to phone fraud.

Jim Maddan, Chairman of the Neighbourhood and Home Watch Network (England & Wales) said:

“Neighbourhood Watch coordinators are well-known and trusted within their communities and they are keen to be proactive in keeping people safe. They are ideally placed to provide advice to their neighbours, as well as vulnerable people within their neighbourhood, about how they can avoid phone scams.

“People are often unwilling to confide in their family but Neighbourhood Watch coordinators have a long and successful history of supporting people to protect themselves against crime. With the present increase in phone fraud they are now bringing their skills to bear on this issue to help keep more people safe.”

Katy Worobec, Director of Financial Fraud Action UK, said:

“More and more people have heard about the dangers of phone scams and how they work, but unfortunately there is still a significant number who are unaware that highly professional criminals are systematically targeting members of the public to deceive them out of their savings. We want to declare this week a time for all those who are aware of these threats to talk to relatives and neighbours and warn them about suspect calls and how to protect themselves.”

DCI Perry Stokes, Head of the DCPCU, said:

“Phone scams are being widely used by criminals to con people out of their hard earned cash and savings. Always be wary of unsolicited calls, even if the caller claims to be from a trusted organisation like your bank or the police. Unfortunately, thousands of people have fallen victim to phone scams so before you even consider revealing personal information over the phone or making a financial investment with a cold caller, always consider if you really know who the person is. If the answer is no, don’t be a victim, just hang up the phone.”

[Advice to consumers on how to take steps to avoid this type of scam:](#)

Be wary of:

- Unsolicited approaches by phone.
- Cold callers who suggest you hang up the phone and call them back. Fraudsters can keep your phone line open by not putting down the receiver at their end.

Your bank or the police will never:

- Phone you to ask for your 4 digit card PIN or your online banking password, even by tapping them into the telephone keypad.
- Ask you to withdraw money to hand over to them for safe-keeping.
- Ask you to transfer money to a new account for fraud reasons, even if they say it is in your name.
- Send someone to your home to collect your cash, PIN, payment card or cheque book if you are a victim of fraud.
- Ask you to purchase goods using your card and then hand them over for safe- keeping.

Never disclose your:

- Four digit card PIN to anyone, including the bank or police.
- Your password or online banking codes.
- Personal details unless you are sure who you are talking to.

Remember:

- It takes two people to terminate a call.
- If you feel something is suspicious or feel vulnerable, hang up, wait five minutes to clear the line, or where possible use a different phone line, then call your bank or card issuer on their advertised number to report the fraud.
- If you don't have another telephone to use, call someone you know first to make sure the telephone line is free.
- Your bank will also never ask you to check the number showing on your telephone display matches their registered telephone number. The display cannot be trusted, as the number showing can be altered by the caller.
- Criminals may already have basic information about you in their possession (e.g. name, address, account details), so do not assume a caller is genuine because they have these details or because they claim to represent a legitimate organisation.
- If you have fallen victim to fraud, or even if you're unsure, contact your bank immediately and tell them what has happened. You should also report the crime to the police through Action Fraud by calling 0300 123 2040.

ENDS

For further information please contact the press office on 020 3217 8436 or email press@ukcards-ffauk.org.uk

Notes to editors:

1. Financial Fraud Action UK's member recorded figures cover the whole of 2014.

2. The aim of the **Neighbourhood Watch and Home Watch** movement is to bring neighbours together to create strong, friendly, active communities where crime and anti-social behaviour are less likely to happen.

Our vision is that of a caring society that is focused on trust and respect in which people are safe from crime and enjoy a good quality of life. Neighbourhood Watch is about making sure that no one has to feel afraid, vulnerable or isolated in the place where they live. It's about people looking out for each other, crossing barriers of age, race and class to create real communities that benefit everyone.

Our activities are characterised by their diversity, taking in everything from home security improvements to youth workshops to neighbourhood clean-up projects. The results can really be something to be proud of. Communities where Neighbourhood Watch or Home Watch operate become more friendly and cohesive and, research shows, experience a fall in crime.

2. Financial Fraud Action UK (FFA UK) is responsible for leading the collective fight against fraud in the UK payments industry. Its membership includes banks, credit, debit and charge card issuers, and card payment acquirers in the UK. It provides a forum for members to work together on non-competitive issues relating to financial fraud. Its primary function is to facilitate collaborative activity between industry participants and with other partners.

Financial Fraud Action UK (www.financialfraudaction.org.uk) works in close partnership with The UK Cards Association on industry initiatives to prevent fraud on credit and debit cards, and the Cheque & Credit Clearing Company on credit clearing and cheque fraud.

3. The Dedicated Card and Payment Crime Unit (DCPCU) is a unique pro-active police unit, with a national remit, formed as a partnership between Financial Fraud Action UK, the City of London Police and the Metropolitan Police together with the Home Office. It is fully sponsored by the cards and banking industries, with an on-going brief to investigate, target and, where appropriate, arrest and seek successful prosecution of offenders responsible for card, cheque and payment fraud crimes. It is headed up by a Detective Chief Inspector and comprises officers from the Metropolitan and City of London police forces who work alongside banking industry fraud investigators and support staff.
