

# The Fraud & Scam Bulletin

## MAY 2024

Your monthly update direct from West Mercia Police on the latest scams and frauds

### FRAUD RECOVERY SCAMS

Whilst the latest Office for National Statistics (ONS) report for England and Wales for year-end 2023, reports a slight reduction in reported fraud offences, there has been a rise of 31% in Fraud Recovery Scams, which target people who have been victims of scams already.

Fraud Recovery scams are another form of *Advance Fee Fraud* as the scammer will ask for an advance fee, and very often follow-on fees, for expenses incurred.

So, anyone who has been a recent victim of fraud in the past may be contacted again by the fraudster, who has retained your contact details. Recent victims of bank transfer and investments scams are very often common targets. This time the fraudster may pose as a Government agency, Police, lawyer or a Fraud Recovery company.

So, if you have been a victim of fraud, be very aware of these fraudsters trying to contact you with promises that they can get your money back. They may approach you when you are still at your most vulnerable.

#### **How do you spot the signs?**

If you have been contacted by someone who already knows about the monies you have lost and demands an upfront fee, and /or asks for your bank details, be very aware. Always challenge any contacts from unknown agencies whether it be emails, letters or phone calls.

Always check the email address, as genuine agencies do not use web-based email addresses such as @yahoo, @gmail or @Hotmail.

You may also come across so called Fraud Recovery Agencies on social media searching for victims, where they may impersonate "Ombudsmen" or "Regulators".

Whilst there are genuine companies out there, they must be regulated by the Financial Conduct Authority (FCA).

**And finally.**

If you have been a victim of fraud be on your guard against unsolicited calls, texts, emails or messages on social media from unknown sources claiming to be able to get your money back. Never pay any fees up front, and never give out any bank details, just end the contact straightaway.

If you are unfortunate enough to be scammed again, report it to your bank at once using the number on your card, or 159, and report the scam to Action Fraud.

*Please feel free to share these messages with any vulnerable friends, relatives or neighbours.*

**IF YOU THINK YOU ARE BEING SCAMMED  
OR DO NOT RECOGNISE THE CONTACT**

**Take Five To Stop Fraud**

- **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 okay 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

If you've fallen for a scam, report it to **Action Fraud on 0300 123 2040** or via [actionfraud.police.uk](https://actionfraud.police.uk).

**Scam Text messages can be forwarded to 7726** to help phone providers take early action and block numbers that generate spam on their networks.

Forward **Fake Emails** received to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

If you think your bank account or personal banking details have been used fraudulently, then use the short phone number - **159** - to contact the Fraud Prevention Department of most major UK banks.

*For further information visit:*

<https://www.actionfraud.police.uk/>

<https://takefive-stopfraud.org.uk/>