

## **You're Tricked!**

**Wednesday 5<sup>th</sup> February.**

So frequently now, when you switch on the news, you hear of scams or frauds leaving people penniless. It was so helpful, therefore, to have a talk by Sharon Hall, the Fraud Protect Officer for Lincolnshire. She had been a serving police officer for 30 years and then retired, but rejoined the force to do this invaluable work. A helpful booklet was given out at the end.

The first recorded scam was in 300BC when a Greek shipping merchant sank his cargo for the insurance. Now, though, the scale of fraud is horrendous. 40% of reported crime was fraud. £7 BILLION of our money was lost. She referred to two local cases, where cowboy builders led to a lady's house being condemned and another who lost thousands in a romance fraud. Here are some topical tips to keep you safe.

**Postal fraud** is on the decrease due to postage costs Mixed blessing there! Shred anything containing your bank information, even till receipts, as they contain this.

**Telephone fraud** is very frequent. Things to look out for:

- Vishing- an automated call supposedly from your bank or Amazon. Ignore.
- Smishing- a false sms message. Do not click on any links as this allows access to your device.
- Quishing- be wary of accepting or scanning QR codes
- Impersonating eg police or bank.
- Wait at least 5 minutes or use a different device before phoning or checking the number, as they will still be on the line.
- If you can't find your bank number, phone 159. This is a switchboard which will connect you, but you will be charged.

**Doorstep fraud:**

- Anyone posing as an agent of your utility provider could be a burglar, who might send you upstairs to check something whilst they burgle downstairs. Check to see vans etc elsewhere in the street or check with your provider directly.
- Rogue traders/builders. Don't trust them.
- If you get anyone selling door to door, phone 101 and the police will come if you are suspicious.

**Online fraud:**

- Phishing-email with link. **Do not** open links.
- Check you have the correct website if shopping online or dealing with a government agency.
- Use your credit card as you gain extra protection this way.
- Romance fraud- with Valentine's Day coming up, be careful, even if a supermodel asks for your details!
- Identity fraud, where your cloned details will be used to order goods etc.

**General advice:**

- NEVER reveal security or bank details unless absolutely confident.
- Don't automatically trust anyone, even supposed police officers.
- Don't be rushed.

- Trust your instincts. If it seems too good to be true-it is!
- Don't be given deadlines. You dictate the pace.

**Useful contacts:**

- 7726 is the number to forward suspicious text messages to.
- Phishing emails- [www.ncsc.gov.uk](http://www.ncsc.gov.uk)- National Cyber Security Centre
- Contact your bank if you think you've lost money. Also, report it to Action Fraud at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or call 0300 123 2040.

**Recognise the fraud.**

**Reject it**

**Report it**

That way we can stop these despicable fraudsters from robbing us of our hard earned cash. That way, instead of being the victim, we can turn round and say: "**You're nicked, sunshine!**" Thanks to Sharon for this timely reminder to keep ourselves safe.

Barbara Pearce