

Protect your loved ones from callous criminals as new tactics used by courier fraudsters unveiled

Regional Police Forces are warning of an increase in 'Courier Fraud' specifically targeted at residents of care homes and retirement villages.

Courier fraud occurs when a fraudster contacts victims by telephone purporting to be a police officer or bank official. Victims are then asked to co-operate in an investigation by attending their bank and withdrawing money, withdrawing foreign currency from an exchange or purchasing an expensive item to hand over to a 'courier' for examination who will also be a fraudster.

Courier Fraud will typically follow one of the below 4 patterns

- 1) Bank card expiry:** Fraudsters claim to be from the victim's bank and say their card is no longer valid. They ask for the pin number and then send a "courier" to collect the card before using it for fraudulent purposes.
- 2) Purchasing high end items:** The suspects pretend to be police officers and ask the victim to help with an undercover operation by purchasing expensive items like watches, jewellery and gold. Once the item is bought, the victim will hand over the item to the criminal.
- 3) Counterfeit cash/bank investigation:** A person claiming to be a police or banking official informs the victim that they need to help with a banking corruption investigation. The victim is told to withdraw a large amount of money and the cash is picked up later by a courier to "check for fingerprints or to identify counterfeit bank notes".
- 4) Computer takeover:** The fraudster telephones the victim, purporting to be from their internet service provider, saying that they have had an issue with their internet connectivity and they are due compensation. The victim is persuaded to download a remote access application, giving the suspects access to their home computers. The fraudster persuades the victims into thinking that they have been paid too much compensation and the victims then withdraw cash to pay the money back, which is later collected by a courier.

Signs of courier fraud

- Courier fraud usually starts with an unsolicited telephone call to the victim.
- Typically the suspect will pose as a bank official, police officer or a computer or utility engineer.
- Courier fraudsters will usually request the victim purchases high value items such as Rolex watch and gold bullion, withdraws cash or provides a bank card for collection from a courier. They claim this is to assist in a police investigation to capture fraudsters operating in the victim's bank
- Fraudsters will instruct victims not tell any family or friends about what they are doing.
- When carrying out courier fraud, criminals will request the victim hangs up the phone to ring their bank for confirmation while keeping the line open. The suspect then purports to be bank official and provides false confirmation.
- Fraudsters will also make arrangements for a courier meet the victim to collect the item they have purchased.

Anyone who receives an unexpected call from someone claiming to be one of these officials should verify they are speaking to someone genuine: hang up, wait five minutes and call back on a number they know is genuine.

Remember, the police will NEVER ask you to withdraw or transfer cash to assist in a police investigation, nor will they ask you to purchase gold or expensive jewellery.