



# Keep your money safe

## Sussex Police Fraud Newsletter – June 2018

Each month, we see many incidents of fraudsters targeting Sussex residents in an attempt to defraud them. Operation Signature is our answer to preventing and supporting vulnerable victims of fraud or scams. By following our tips and encouraging family, friends and colleagues to do so too, you can reduce the risk of becoming a victim.

This month we have story about money mules, how fraudsters operate and prey on susceptible people by using their bank accounts to transfer money to different accounts, often overseas.

**Detective Chief Inspector Andy Richardson, Economic Crime Unit, Sussex Police**

### What is a money mule?

A money mule is a person who transfers stolen money between different countries and they are recruited, sometimes unwittingly, by criminals to transfer illegally obtained money between different bank accounts. The money mule is used to receive the stolen funds into their account, then asked to withdraw and wire it to a different account, often overseas.

This month, a 70 year old victim was reported to be transferring large amount of money overseas. She stated that she had met a man online through a website called **Mingle** they then spoke on a further site called **Hangout**.

After chatting for six months, he asked her to open a bank account in her name, telling her he was working in America but had loans in the UK. She opened the account, gave him the details, but never put any of her own money in the account and did not suffer any financial loss.

Eventually her bank called to question her about £37,000 in her account, which they froze while they conducted an investigation.

Plausible reasons were always given when she questioned the fraudster and she genuinely thought that she was helping him.

### Have you been a victim of elder abuse fraud?



If so, and you're over 55 and live in Sussex then specialist volunteers at the Sussex Elder Abuse Recovery Service (EARS) are here to help you.

EARS volunteers will be on hand to support you and help to rebuild your confidence and regain your independence.



EARS also provide support for people currently experiencing on-going psychological and/or financial abuse, including scams. They cover West Sussex and Brighton, Hove and East Sussex. If you would like to find out more please contact: Gail Shanahan, Elder Abuse Recovery Service Volunteer Co-ordinator Tel. 07508 823975 Email: [gailshanahan@elderabuse.org.uk](mailto:gailshanahan@elderabuse.org.uk)

## Increase in calls claiming to be from the police or your bank

Sussex residents have made a growing number of reports to Police and Action Fraud concerning courier fraud.

That's when fraudsters contact victims by phone and claim to be a police officer or bank official. To legitimise this, the caller might be able to confirm some easily obtainable basic details about the victim such as their full name and address.



They may also offer a phone number for the victim to call to check that they are genuine; this number is not genuine and simply redirects to the fraudster, pretending to be a different person. After some trust has been established, the fraudster might suggest:

- Some money has been removed from a victim's bank account and staff at their local bank branch are responsible.
- Suspects have already been arrested, but the "police" need money for evidence.
- A business such as a jewellers or currency exchange is operating fraudulently and they require assistance to help secure evidence.

Victims are then asked to cooperate in an investigation by going to their bank and withdrawing money, which can be foreign currency from an exchange or purchasing an expensive item to hand over to a courier for examination who will also be a fraudster. Again, to reassure the victim, a safe word might be communicated to the victim so the courier appears genuine. At the time of handover, unsuspecting victims are promised the money they've handed over or spent will be reimbursed but in reality there is no further contact and the money is never seen again.

### Your bank or the police will never

- Phone and ask you for your PIN or full banking password.
- Ask you to withdraw money to hand over to them for safe-keeping, or send someone to your home to collect cash, PIN, cards or cheque books if you are a victim of fraud.

### Don't assume an email or phone call is authentic

Just because someone knows your basic details (such as your name and address or even your mother's maiden name), it doesn't mean they are genuine. Be mindful of who you trust – criminals may try and trick you into their confidence by telling you that you've been a victim of fraud.

If you suspect someone you know may be vulnerable to fraud, please share this newsletter with them and encourage them to look at the 'Little Book of Scams', available on the following link: <http://tinyurl.com/z8khtgh>.



If you or someone you know is vulnerable and has been a victim of fraud call Sussex Police on 101 or visit [www.sussex.police.uk](http://www.sussex.police.uk)

If you need to report fraud or attempted fraud, you can do so by contacting Action Fraud at [www.actionfraud.police.uk/report\\_fraud](http://www.actionfraud.police.uk/report_fraud) or by calling 0300 123 2040. You can also read the latest Action Fraud alerts at [www.actionfraud.police.uk/news](http://www.actionfraud.police.uk/news) or by following @actionfrauduk on Twitter. Check latest information online at [www.getsafeonline.org](http://www.getsafeonline.org).

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