



Fraud update from West Mercia Police Economic Crime Unit 31/08/2021

Action Fraud is warning the public to protect their loved ones as criminals cheat older and vulnerable victims out of cash and high value items through courier fraud.



Data from Action Fraud, [the national reporting centre for fraud and cyber crime](#), reveals that £10,325,133 has been lost by victims to courier fraud since the start of this year – an increase of almost two thirds (63 per cent) compared to the same period last year.

What is Courier Fraud?

Courier fraud is when victims receive a phone call from a criminal who is pretending to be a police officer or bank official. Typically, victims are told to withdraw a sum of money and someone is sent to their home address to collect it.

Criminals may also convince the victim to transfer money to a 'secure' bank account, hand over their bank cards or give the criminals high value items, such as jewellery, watches and gold (coins or bullion).

How to protect yourself and your loved ones:

- Your bank or the police will never call you to ask you to verify your personal details or PIN by phone, or offer to pick up your bank card by courier. Hang up immediately if you receive a call like this.
- If you need to contact your bank to check the call was legitimate, wait five minutes as fraudsters may stay on the line after you hang up. Alternatively, use a different line altogether to contact your bank and ensure you call them back on a number listed on the bank's website, or on the back of your debit or credit card.
- Your debit or credit card is yours: don't let a stranger take it from you. You should only ever have to hand it over at your bank. If it's cancelled or expired, you should destroy it yourself.

Tell-tale signs of attempted courier fraud:

- Someone claiming to be from your bank or local police force calls you to tell you about fraudulent activity, but is asking you for personal information, or even your PIN, to verify who you are.
- They are suggesting that you call them back, so you can be sure they are genuine, but when you try to return the call, there's no dial tone.
- They say they are trying to offer you peace of mind by having somebody pick up the card for you, to save you the trouble of having to go to your bank or local police station.

Action Fraud also advises that the public follow the advice of the [Take Five to Stop Fraud](#) campaign to keep themselves safe from 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:** if you think you've been a victim of fraud, contact your bank immediately and report it to Action Fraud online at actionfraud.police.uk or by calling 0300 123 2040.