

Spot the signs of courier fraud



Someone claiming to be from your bank or the police call you to tell you about fraudulent activity but is asking you for personal info or your PIN to verify who you are.



They're offering you to call back so you can be sure they're genuine, but when you try to return the call there's no dial tone.



They try 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.

What is Courier fraud?

Courier fraud occurs when people are duped into handing over money or valuables to criminals posing as couriers. Using a variety of different tactics, usually involving the impersonation of police officers and bank staff, criminals will call the victim and convince them into withdrawing a sum of money and handing it over to a courier who is sent to their home. The victim may be also convinced into handing over their bank cards, PINs, as well as high value items such as jewellery, watches and gold (coins or bullion).

High value jewellery and gold bullion

Recent reports to Action Fraud have highlighted a sharp increase in instances of criminals instructing victims to purchase high value items such as jewellery, gold coins and gold bullion.

Courier fraud - This advice will help individuals protect themselves against falling victim to courier fraud.

What you need to do

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- **Your bank or the police will never** call you to ask you to verify your personal details or PIN. If you get a call asking you to do this, hang up, wait a few minutes and call your bank on a number you know to be genuine, such as the one on the back of your card.
- **Your bank or the police will never** send a courier to your home to collect your cash, bank cards, PINs, or any other valuable goods. Any requests to do so are part of a scam.
- **The police will not** contact you out of the blue and ask you to participate in an investigation that requires you to withdraw money from your bank, or to purchase high value goods, such as jewellery or gold.

What to do if you've been a victim of courier fraud:

- If you've revealed your bank details over the phone or handed your card to a courier, call your bank straight away to cancel the card.
- If you suspect that you have been a victim of courier fraud, report it to Action Fraud by visiting actionfraud.police.uk, or by calling 0300 123 2040.

If you have been a victim of fraud or cyber crime, report it to us at [Actionfraud.police.uk](https://actionfraud.police.uk), or by calling 0300 123 2040.

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Courier Fraud - This advice will help your staff to protect customers against falling victim to courier fraud.

Some of the warning signs

- Victims may ask for a specific item of jewellery, or watch, without needing to look at it, or ask any questions about it.
- Victims may come into a store and ask for the most expensive watch or item of jewellery, with cost being the only rationale for wanting that item.
- Victims may want to purchase gold coins or other gold items, by direct transfer.
- Victims may appear slightly evasive, nervous or anxious, and will want to buy the item and leave as soon as possible.
- The victim may be on the phone to someone whilst they buy the items. This is so the criminals can listen to the conversation and make sure the victim says the right things.

Please call the police on 101 if you suspect you are dealing with a victim of courier fraud.

Courier Fraud

Feels like a Trap? = Break the Contact

Beware callers claiming to be from the bank or law enforcement

Courier Fraud

Put the phone down if you don't know the caller

Courier Fraud

Feels like a Trap? = Break the Contact

Criminals will offer to have someone pick up a debit/card for you to save you the trouble of having to go to bank/police

Twitter:
@NE_ROCU
@NERCCU



ADVICE AND SUPPORT

www.nerccu.police.uk



TO STOP FRAUD™

STOP. CHALLENGE. PROTECT.

Action Fraud

National Fraud & Cyber Crime Reporting Centre

0300 123 2040

7726

report@phishing.gov.uk

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REPORTING

Bank
Platform
Friends & Family



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