

# Keep Your Money Safe



*Surrey Police and Sussex Police Fraud Newsletter*

## *In This Issue*

Celebrity-Endorsed Investment Scams

Online Shopping / Purchase Fraud

Mandate Fraud

Covid Passport Scams

"Each month we see many incidents of fraudsters targeting our residents in an attempt to defraud them.

"We're working hard to prevent this and support 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."

**- Detective Chief Inspector Rob Walker, Surrey & Sussex Police Economic Crime Unit**

## Celebrity-Endorsed Investment Scams



Investment scams are regularly advertised online and often now appear on social media platforms.

Fraudsters often use images of celebrities to claim they endorse the advertised investment and make it seem genuine. They can also spoof media posts or articles claiming a celebrity has made a large profit from investing. Often these celebrities are not aware their picture is being used to endorse fraudulent investments.

In Surrey and Sussex we have seen several reports where fraudsters have used Martin Lewis, the Money Saving Expert often seen on TV, to persuade victims to invest in fake or poor investment schemes.

Because Martin Lewis is often seen providing financial advice on TV and online, it might seem plausible that he would be endorsing investment opportunities on different platforms. Unfortunately this was not a genuine case, and led to several victims losing large amount of sums to fraudsters.

## Online Shopping / Purchase Fraud



Online shopping has made buying gifts, electronics, designer items and day-to-day essentials so easy that you often don't have to leave your home. However, it has also allowed fraudsters to advertise and sell fake or poor quality goods which do not exist or are overpriced.

It's really important to not rush an online purchase and to take your time when buying online whatever the item may be. So far this year Surrey Police and Sussex Police have seen 2046 reports of Online Shopping fraud, which accounts for 18% of all reported fraud across the two force areas.

## *Looking to invest?*



Never rush into an investment. Do some research - are there reviews online for the scheme? Is the company FCA-registered?



If the investment is celebrity-endorsed, check their social media pages or website to see if they officially endorse this scheme?



Be wary of cold callers claiming to be companies offering investments: this is not common practice.



Ask friends and family what they think and if they would invest in your position.



Does it sound too good to be true? If so, it most likely is.

## *When buying online...*



Check reviews or comments from previous buyers.



Confirm the site and company you are buying from is genuine. Has the company got a phone number and address? Can you ring them to confirm they're genuine?



If buying through a social media account, does the seller have followers / friends? Has their account only recently been created?



Consider the offer. Are the goods being heavily discounted and do they sound too good to be true?

## *How to pay safely*



Pay with credit card when possible for added protection



Use a bank card or PayPal instead of bank transfer.



If bank transfer is the only option, send a small amount first to check details are correct and the receiver gets the money.



If buying expensive/large items, try to see them in person. Ask for additional photos and pay a small deposit until you have received the item.



A genuine seller will be happy to provide further information on genuine products. They will not ask you to pay in an unprotected way.

# Mandate Fraud

Mandate fraud happens when someone pretends to be an organisation you make regular payments to in order to trick you into changing details of a direct debit, standing order or bank transfer to them. This fraud can have devastating impacts on individuals and businesses where checks are not done before paying out.

In one case of mandate fraud reported to us, the victim was purchasing their first home. They received an email from someone claiming to be their solicitor asking for the deposit for the property. Having had regular email contact with their solicitor, the victim trusted the email and did not notice the slight change in email address. They transferred the deposit to the account given, and it was only when the genuine solicitor called that the victim realised that the solicitors' firm had not received the deposit.

## Covid Passport Scams

Surrey Police and Sussex Police have seen several cases of victims providing their personal details to fraudsters in order to obtain a 'COVID passport'.

Victims have been led to websites online via different email addresses claiming to be from the NHS and asked to provide their passport information and identification of themselves. Some victims have even been asked for payment to obtain a COVID passport.



It's important to remember:

- The NHS will never ask you for payment for a COVID passport
- The NHS will never ask you for banking information such as your card or bank details
- The NHS will not ask you to prove your identity by sending copies of personal documents

If you are suspicious about an email you have received, forward it to [report@phishing.gov.uk](mailto:report@phishing.gov.uk).

### *Pass It On*

Have you learnt something useful about fraud lately? Share it with someone else - a friend, family member or neighbour. If we all share just one piece of advice with someone else, we spread the fraud prevention message that bit further.

### *Have you been a victim of fraud?*

If you or someone you know is vulnerable and has been a victim of fraud call:

Surrey Police on 101 or visit [www.surrey.police.uk](http://www.surrey.police.uk)  
Sussex Police on 101 or visit [www.sussex.police.uk](http://www.sussex.police.uk)

Report fraud or attempted fraud, by contacting Action Fraud at [http://www.actionfraud.police.uk/report\\_fraud](http://www.actionfraud.police.uk/report_fraud) or call 0300 123 2040.