

# Friends Against Scams

Delivered by your NatWest Community Banker



NatWest

An initiative by National Trading Standards which aims to protect and prevent people from becoming victims of scams

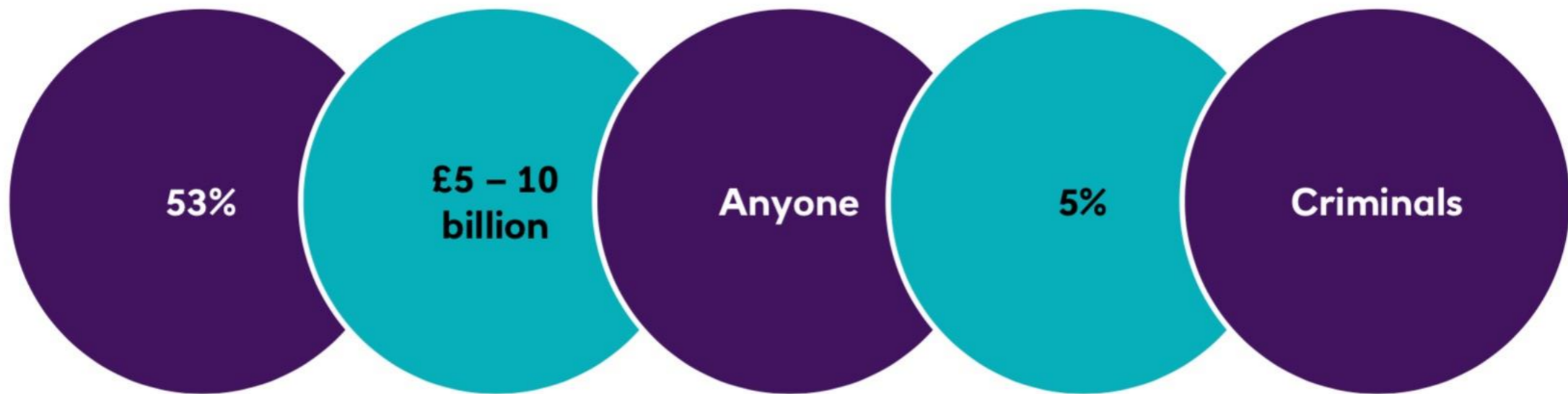


**NATIONAL  
TRADING  
STANDARDS**

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Scams Team

# Five key points about scams



# A cycle of victimisation



# Scams are the product of organised, predatory criminals...

...who gain trust to exploit and steal money.

Use befriending and grooming techniques

Appear legitimate

Helpful

Persuasive

Persistent

Friendly

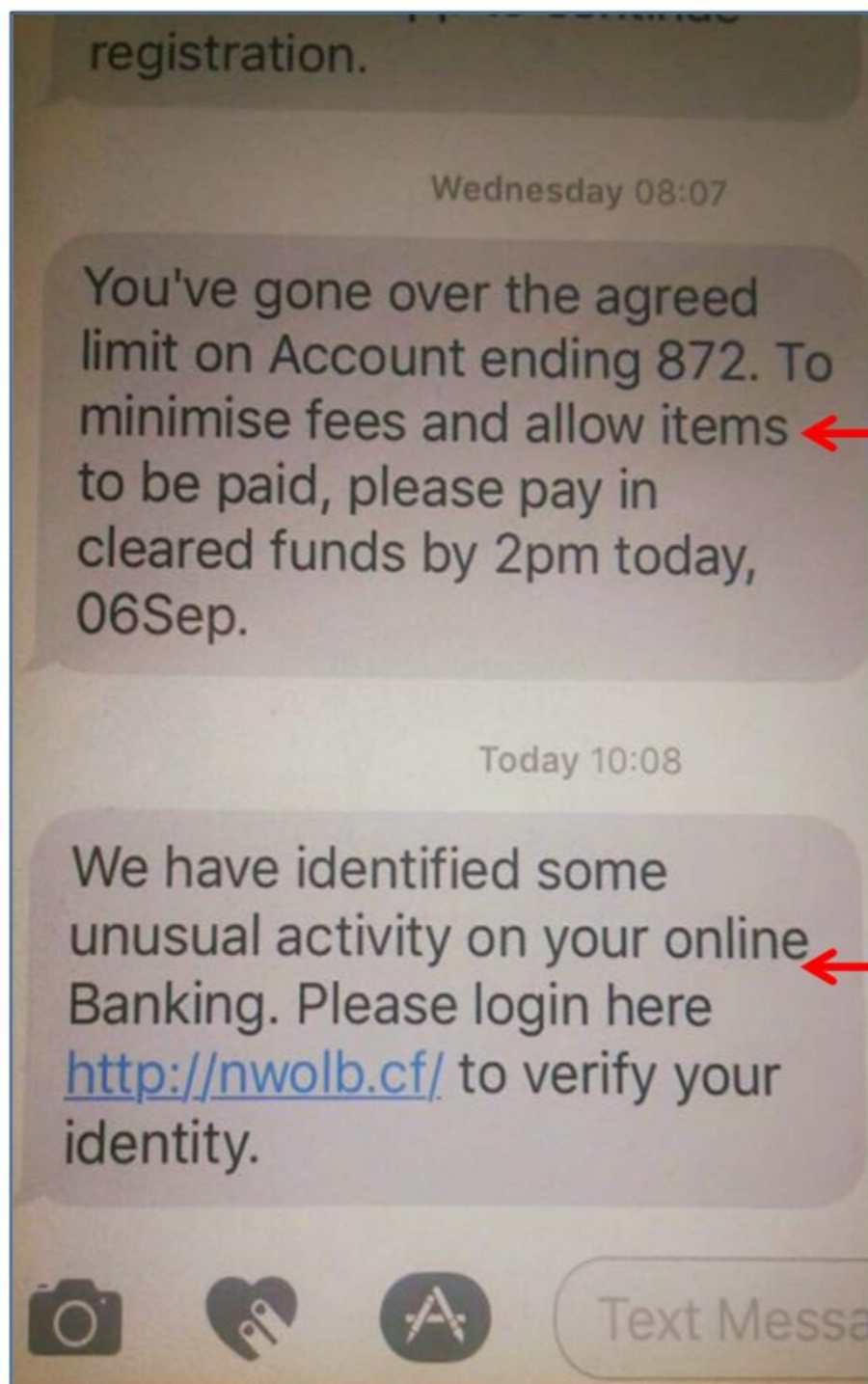
Charming

Threatening

Aggressive

Intimidating

# Scam in action – Smishing



**Text messages sent by criminals can appear in the same thread of genuine messages sent by your bank**

**Genuine text message from customer's bank**

**Text message sent by a criminal. Link will take you to a copycat version of the bank's website**

**Be suspicious of text messages containing links or phone numbers. Call your bank on a trusted telephone number**



**Above text message sent by criminals, impersonating the bank.**

**Telephone number was not the bank's number.**

**Let's listen to a call that was made by our Fraud Team to the number that had been provided.**

# Types of scams

**Postal scams**

**Telephone  
scams**

**Doorstep  
scams**

**Online scams**

**Have you ever been involved in one of these Scams?**

**A victim in Yorkshire added together all the alleged winnings from postal scam mail and over a six month period she would have won £2.8 million**

**Lottery or Prize Draw Scam**

**Inheritance Scams**

**Clairvoyant Scam**

**Catalogue Scams**

**Many variations of Postal Scams exist**





# Would you respond?

Customer's 1st name is used in the letter to make it personal

Letter is written to put people under pressure to reply

PO Boxes are used instead of full postal address

Too good to be true offers

Made to look dazzling



**Prize transfer authorisation** Return immediately to: **PLEASE RETURN IMMEDIATELY** **DEADLINE: 7 DAYS!!** The Netherlands

[1] Identification of the beneficiary:  
3019863458 03412477.0.16  
MR00 M

[2] Your prize:  
**CHEQUE**

[3] Amount of main prize:  
**£ 20,000.00**

[4] Concerns account number:  
**160.001.131**

**PLEASE ATTACH TRANSFER COUPON HERE**

**YES**, as holder of a winner's account, I accept the conditions I have read and I authorise you to transfer my cheque. For this I am attaching my coupon for guaranteed prize transfer.

**YES**, send my cheque to the above address.

**YES**, I would like to receive my CHEQUE IMMEDIATELY and, therefore, I respect the SIMPLIFIED TRANSFER PROCEDURE. So I would ask you to issue the Certificate for long-term wins in my favour and to send it to me. In that way, my documents are processed immediately and I receive my cheque IMMEDIATELY after processing, that is to say within a few days. For the issuing of the Certificate and the immediate dispatch together with my cheque, I just have to pay £ 30 for the processing fees and £ 5 for the postage. The usual fee amounting to £ 60 does not apply to me. So I am paying only one half of the normal price!

**Optional:**  
 Please send everything to me as insured item. For that service, I am paying an additional £ 5. (So I am paying a total of £ 40).

I am paying £ 35 or £ 40 as follows:  
(Fill out and return in the enclosed reply envelope)

By bank or postal cheque made out to  By cash enclosed

By credit card:  Visa  MasterCard  American Express

Card No.: \_\_\_\_\_

Expires on: \_\_\_\_\_

Date: \_\_\_\_\_ Signature: (required for credit card payment)

\_\_\_\_\_ X \_\_\_\_\_  
I have read, understood and accept all the conditions.

E-Mail: \_\_\_\_\_

The Certificate for long-term wins is an additional privilege granted to the owner of the document exclusively. This privilege is not transferable to third parties!  
The Certificate for long-term wins ensures the holder regular Guarantee-Wins up to £ 100,000.00.  
Through the present document, the \_\_\_\_\_ provides to \_\_\_\_\_ the right to have the Certificate for long-term wins issued in her favour.  
Period of validity of this vested right to the issue of the Certificate: **10 days!**  
So don't miss this opportunity! In addition, you benefit from the IMMEDIATE DISPATCH OF YOUR CHEQUE that you have already won.

Requests money first before getting prize

Made to look authentic with directors name, picture and signature

Stamps are used to make it look official

Fake testimonials or money back guarantees to make offer seem genuine

Often says to keep their winnings a secret

**In a recent project, whereby call blocker devices were installed in the homes of telephone scam victims, 93% of users felt safer as a result of having a device to eliminate scam calls**

**Telephone Scams**

**Text Message Fraud**

**Investment Scam**

**Pension Scam**

**Computer Scam**

**Many variations of Telephone scams exist – remember callers will be extremely professional and already have gathered enough personal information about you to appear legitimate**



**You are legally entitled to a  
14 day cooling off period for  
contracts made in your home**

**Doorstep Callers  
(Rogue Traders)**

**Bogus Callers  
(Distraction Burglary)**

**Do not buy, sell or trade from a cold approach**



**53 per cent of the population now view online crimes as seriously as ‘physical world’ crimes, destroying the notion internet fraud is ‘faceless’ and of less importance than other offences**

**Email Scams  
(Phishing)**

**Bogus  
Websites**

**Romance  
Scam**

**Impersonation  
of UK officials  
(e.g. HMRC)**

**A “romance/relationship” scam online will quickly progress and your friend” will ask you to send funds to help them out of an urgent and difficult situation – such as a medical emergency or a trip abroad has gone wrong.**



# Would you respond? (cont'd)

Inconsistent email address

Incorrect URL/ website links

Poor spelling and grammar

Pressure to respond

Often contains an attachment

Overuse of capital letters

From: MRS.E <hmrc.refund@intelite.info>  
Date: 8 June 2016 at 16:33  
Subject: Contact Western Union Office  
To:

Good day,

We have deposited your fund of \$2.5million usd dollars through Western Union department after our finally meeting regarding your fund, All you will do is to contact western union director Pastor Terry Cool ( western\_money\_transfer@outlook.com ) He will give you direction on how you will be receiving the funds daily. My agreement with them is \$5000 daily until the whole funds is transferred to you, Contact western union director Terry Cool send him your Full information to avoid wrong transfer such as,

Receiver's Name.....  
Address.....  
Country.....  
Phone Number.....

Though, Terry Cool has sent \$5000 in your name today so contact Terry Cool or you call him +229-62258844 as soon as you receive this email and tell him to give you the Mtcn, sender name and question/answer to pick the \$5000 Please let us know as soon as you received all your fund,

Best Regards.  
MRS.E

Absent or inadequate email signature

Inconsistent subject and content

Vague or non-existent subject

Not addressed to a specific person

Requests for personal or financial information

# Top scams

**Spoof payment requests**



**Diverted payments**



**Text Message Fraud**



**Goods or service not received**



**Romance scams**



Spoof request can be received over the phone, text message or email

When purchasing a house or other large value item, or when having building work done

If you click on a link in a fake text message, any information you enter will be captured

Can relate to auction websites or unofficial sites selling counterfeit or non-existent goods

Criminals try to get their victim to send money, and gather their personal details

**Many variations of these scams exist**



# Looking after your friends & family – How to spot a victim...



## Postal Scams



- Post office visits
- Lots of mail
- Purchasing stamps
- Cheque books/ issuing a higher number of cheques
- Products arriving at home
- Free gifts appearing for orders placed/ response made

## Telephone Scams



- Phone calls
- Unusual payments
- SMS messages
- “Friends”
- “Helpful caller”
- Opportunities
- “Something wrong at the Bank”

## Doorstep Scams



- Poor quality
- Unnecessary work
- Fearful
- Pressure
- Cash withdrawals
- Sometimes money up front
- Works extended/ follow up visit more costs

## Online Scams



- Suspicious emails
- Final demands
- Refunds
- Online relationship
- Helping a friend out
- Payments

# Looking after our younger generation.....

▶ You may think it is only older people who get targeted by Scammers

▶ Younger people are being targeted more and more

**Identity Theft**

**Fake Job Adverts**

**Money Mules**

▶ Whilst identity theft, fake job adverts and money mule approaches can happen to any of us they are particularly prevalent in the younger age group



# Common scams impacting younger generation

## Identity Theft



- Fraudsters collect their victims personal information from social media, hacking, stealing mail and from personal information you unknowingly provide
- This information is used to apply for loans etc. in the victims name
- You may not realise anything has happened until an unexpected bill arrives
- Check your privacy settings & protect your information

## Money Mules



- A “Money Mule” is where someone's bank account is used to launder the proceeds of crime
- The criminal gangs behind these frauds are highly organised, persistent and determined
- Social Media is often used to recruit young Money Mules with a payment made to allow their bank account to be used
- It's a crime

## Fake Job Adverts



- Jobs which offer good money for very little work
- Often the job adverts are posted online or on social media
- Can ask you for fees upfront for training/other expenses
- Over pay you and then ask you to return the overpayment and the original payment “bounces” leaving you out of pocket

# Top tips – What can you do to protect yourself and/or others?



**1** Never disclose security details

**2** Don't assume everyone is genuine

**3** Don't be rushed

**4** Listen to your instincts

**5** Stay in control

# If you need help

## If you are worried about an approach or fear you or someone you know have been scammed



**Talk** – You are not alone and shouldn't feel embarrassed



**Report** – The scam via Action Fraud on 0300 123 2040



**Contact** – Your bank



**Seek further help** – You can contact the Citizens Advice Consumer Helpline on 03454 040506

# Take a Stand Against Scams

Now you are a Friend Against Scams



– Make a pledge



To tell five people about Scams and the Friends Against Scams Initiative



To encourage someone you know to visit the Friends Against Scams website



To share your Friends Against Scams status on social media



To become a SCAMchampion and actively support your local fight against scams by setting up or taking part in a Scam awareness activity or event in your local area



Access the Little Book of Big Scams via our security centre to learn more or to use as a reference point for your scam conversations

# Thank you



NatWest