



Fraud, or “scams”, has become a common way for criminals to attempt to steal your money. To help you recognise and tackle fraud, Hertfordshire Constabulary’s Crime Reduction and Community Safety Department produces this regular update, informing you of common and emerging frauds that are affecting people both nationally and locally, together with tips to help you stay safe and protect your money.

BOOKING A HOLIDAY? REPORT REVEALS FRAUDSTERS STILL CONNING TRAVELLERS OUT OF MILLIONS EACH YEAR

ABTA, The City of London Police and Get Safe Online have re-joined forces to warn the public about the dangers posed by holiday booking fraud. A report compiled by the City of London Police reveals the scale of the crime nationally and exposes common tactics used by fraudsters who stole an estimated £2.2million from holidaymakers and other travellers in 2014. We received many such reports from Herts residents last year.

There are spikes of reported fraud in the summer and in December which paints a clear picture of disappointed holidaymakers and dashed trips to visit loved ones for Christmas. The age group most commonly targeted are those aged 30-49, many of whom will be families. The majority of those who had been defrauded paid by methods such as bank transfer or cash, with no means of getting their money back. Only a small proportion paid by credit or debit card where some form of redress is available to get your money back.

According to the report, the most common type of crime involved fraudsters hacking into the accounts of owners on well-known accommodation sites such as airbnb.com and Homeaway.com or “spoofing” these websites with convincing bogus imitations. Disappointed holidaymakers found the villas and apartments they thought they had booked and paid for were non-existent or had never been booked. UK caravan stays were also targeted with adverts posted on Facebook, Gumtree and Craigslist. Other common types included:

- **Airline tickets** – where a customer believes they are booking a flight and receives a fake ticket or pays for a ticket that never turns up. Flights to West Africa are a particular target.
- **Sports and religious trips**– In 2014 the Commonwealth Games in Glasgow and World Cup in Brazil were targeted with numerous people having paid for non –existent accommodation or tickets. Religious trips to the Hajj in Saudi Arabia were once again targeted with high losses for pilgrims.

Advice on how to avoid becoming a victim of holiday booking fraud:

- **Stay safe online:** Check the web address is legitimate and has not been altered by slight changes to a domain name – such as going from .co.uk to .org. For more advice, visit www.getsafeonline.org
- **Do your research:** Don’t just rely on one review, do a thorough online search. If a company is fraudulent there is a good chance that people will post details or warnings about the company.
- **Look for the logo:** Check whether the company is a member of a recognised trade body such as ABTA. You can verify membership of ABTA online, at www.abta.com
- **Pay safe:** Never pay directly into an owner's bank account, it is like paying by cash – the money cannot be traced and is not refundable. If possible, pay by credit card, (or a debit card that offers protection).
- **Check paperwork:** You should study receipts, invoices and terms and conditions, and be very wary of any companies that don’t provide any at all.
- **Use your instincts:** If something sounds too good to be true, it probably is.
- **Report it:** Victims should contact Action Fraud on 0300 123 2040 or via www.actionfraud.police.uk

ALERT – BANK ACCOUNT SECURITY

Six Hertfordshire residents have recently lost thousands of pounds worth of savings to fraudsters over the telephone. The callers, posing as police detectives, convinced the residents that their bank account had been compromised and persuaded them to **transfer the entire contents of their accounts** into another “secure” account, which was held by the fraudsters. Please alert your family and neighbours and advise them that the police and banks would:

- **NEVER** ask for your bank account details or PIN number over the phone.
- **NEVER** ask you to withdraw money and send it to them via a courier, taxi or by any other means.
- **NEVER** call to ask you to transfer your money into another account “for safekeeping” or any other reason.

If you are suspicious about a phone call then please end the call and contact police via the non-emergency number, **101**. Remember, when reporting a suspicious call to police, wait at least five minutes before calling, use another phone or phone someone you know first, to ensure you’re not still connected to the offender.

ONLINE AUCTIONS: ADVICE

Hertfordshire’s most reported fraud type relates to online purchasing, particularly from auction sites. Online auctions are a popular way to buy and sell new and second hand goods, but you should take care about what you buy and from whom, who you are selling to, and how you make or receive payments. Advice includes:

- Use a login name for the auction site that is different from your email address.
- Understand what the auction company can do (and won’t do) if something goes wrong.
- Be clear about shipping and delivery costs (eg. if they are included and if not, if they are clearly stated).
- When selling, check payment has been received before you despatch goods (beware fake Paypal emails)
- Visit www.getsafeonline.org for comprehensive advice about using online auction sites.

LOTTERY ALERT

Hertfordshire Trading Standards is receiving reports from Hertfordshire residents about letters arriving out of the blue stating that they have won £725,000 in the ‘EuroMillions FIFA World Cup Super Lottery’. These letters say that in order to claim the cash prize the recipient must telephone the number on the letter. On doing that they are then told that they must first pay a 1% processing fee and provide their bank details.

These types of letters are a scam. You cannot win a prize in a lottery that you have not entered and genuine lottery operators will not ask you to send them money before releasing winnings.

A Hertfordshire couple recently lost over £9000 as a result of this scam. They were asked to pay £7250 initially as a processing fee and then a further £2000 to pay a solicitor to transfer the winnings. Other people from around the country have lost over £40,000 as a result of paying yet more fees on top of these original fees.

- **It is not possible to win a lottery or competition you have not entered:** To win a EuroMillions prize, you MUST have purchased a ticket for the correct draw date and your numbers MUST match the balls drawn.
- EuroMillions or other reputable lotteries will not ask you to pay any type of ‘fee’ to receive your prize, nor will they ask you to pay ‘tax’ due on the win in advance of receiving your prize.

THEFT FROM LETTERBOXES

Please be aware that we have had some instances recently of residents having mail stolen from their letterboxes and subsequently finding that financial products have been applied for in their name.

Produced by Hertfordshire Constabulary’s Crime Reduction and Community Safety Department