



# Keep your money safe

## Sussex Police fraud newsletter – February 2018

Each month, we see many incidents of fraudsters targeting Sussex residents in an attempt to defraud them. Operation Signature is our answer to preventing and supporting 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.

This month, we identify Phantom Debt and how to protect yourself from fraudsters requesting payment. A high number of fraudulent HMRC calls on unpaid tax are still being targeted at vulnerable people and we continue to remind everyone that HMRC never make demands or requests for payment over the phone.

**Detective Inspector Peter Billin, Detective Inspector, Economic Crime Unit, Sussex Police**

### What is Phantom Debt?



Action Fraud has reported an increase in the number of calls to members of the public by fraudsters requesting payments for a “phantom” debt. The fraud involves being cold-called by someone claiming to be a debt collector, bailiff or other type of

enforcement agent. The fraudster may claim to be working under instruction of a court or business and suggest they are recovering funds for a non-existent debt.

The fraudsters request payment, sometimes by bank transfer and if refused, they threaten to visit homes or workplaces in order to recover the supposed debt that is owed. In some cases, the victim is also threatened with arrest. From the reports Action Fraud has received, this type of fraud is presently occurring throughout the UK.

### Protect yourself from Phantom Debt fraud by:

**Making vigorous checks if you ever get a cold call. Bailiffs for example, should always be able to provide you with a case number and warrant number, along with their name and the court they are calling from; make a note of all details provided to you.**

Making sure if a bailiff visits you that they always identify themselves as a Court Bailiff at the earliest possible opportunity. Ask to see sight of their identity card which they must carry to prove who they are, this card shows their photograph and identity number. They will also carry the physical warrant showing the debt and endorsed with a court seal.

### Fraudulent HMIC calls target the vulnerable

People in Sussex are still receiving a high number of calls claiming to be from HMRC officials. There have been at least 10 such calls to vulnerable people in Sussex in the first 12 days of February. They tell the victim that they owe a significant amount of tax arrears and need to make a payment to prevent a warrant from being issued, which would result in them being taken to court. These calls are convincing, leading victims to go to

extraordinary lengths to meet the fraudster's demands. Please remember, HMRC or any other government agency will **never** make demands or requests for payment over the phone.

## Two convicted of defrauding elderly victim for unnecessary roofing work



Following an investigation by officers at Brighton, Roy Ellis from Southampton and James Doran from Nuneaton were convicted of fraud at Brighton Magistrates Court after trying to defraud a 74-year-old into believing his roof needed substantial repairs.

They had cold called at the house telling the victim that they had noticed a loose tile on his roof. They put ladders against the property and removed a large quantity of tiles before the victim had noticed what was happening. They initially claimed that the cost of the work would be £4,000 but reduced that amount to £1,500 on the agreement that payment would be made in cash.

The two men were caught out when the victim's bank manager became suspicious as he tried to withdraw the cash at his local branch. The bank manager called the police and the two men were found by officers near to the victim's address.

The two men pleaded not guilty but were convicted and sentenced to complete 120 hours of unpaid work.

## On the look-out for Romance fraud

When you think you've met the perfect partner through an online dating website or app, but the other person is using a fake profile to form a relationship with you. They're using the site to gain your trust and ask you for money or enough personal information to steal your identity.

### Spot the signs

- You've struck up a relationship with someone online; they're asking a lot of personal questions about you, but they're not interested in telling you much about themselves.
- They invent a reason to ask for your help, using the emotional attachment you've built with them. Your relationship with them may often depend on you sending money.
- Their pictures are too perfect – they may have been stolen from an actor or model. Reverse image search can find photos that have been taken from somewhere else.

If you suspect someone you know may be vulnerable to fraud, please share this newsletter with them and encourage them to look at the 'Little Book of Scams', available on the following link: <http://tinyurl.com/z8khtgh>.

If you or someone you know is vulnerable and has been a victim of fraud call Sussex Police on 101 or visit [www.sussex.police.uk](http://www.sussex.police.uk)



If you need to a report fraud or attempted fraud, you can do so by contacting Action Fraud at [www.actionfraud.police.uk/report\\_fraud](http://www.actionfraud.police.uk/report_fraud) or by calling 0300 123 2040. You can also read the latest Action Fraud alerts at [www.actionfraud.police.uk/news](http://www.actionfraud.police.uk/news) or by following @actionfrauduk on Twitter. Check latest information online at [www.getsafeonline.org](http://www.getsafeonline.org).