

Banking Scam

Hampshire Trading Standards Service continues to receive information about so called courier or banking scams.

This fraud starts with an unsolicited telephone call from someone pretending to be from the bank, fraud investigation unit, Police or a similar enforcement or official body. The caller may ask;

- For card details, then send a taxi to pick up the bank card.
- The victim to draw out cash which they will then come to collect by taxi or courier.
- For money to be transferred by online banking.
- For money to be transferred at the bank.
- For the victim to log onto their online bank account. The scammer may then gain remote access to either transfer money or install a 'dummy screen' which will show money being paid in.

Banking protocol provides that counter staff must be on the lookout for this type of fraud and question a customer over any unusual transactions. However, a worrying development being reported to Trading Standards is that the fraudster will try to keep one step ahead by asking the victim to lie or use tactics that make the transaction appear genuine.

Case Study

Miss K was contacted by a scammer who claimed to be her internet provider. They said unless she transferred money into a holding account her internet would be cut off. Miss K was advised by the scammer to visit her bank and transfer £8,000 into an account that had been set up in her mother's name. By doing this and advising Miss K to say the transfer was for her mother, the scammer negated the need for any suspicion to be raised. Miss K was then asked to transfer further money the following day. She has transferred approximately £15,000 with little chance of recovering the money.

Miss K has received advice on protection herself from unsolicited telephone calls such as installing a call blocker or changing her telephone number.