

Be Aware of other Frauds

Someone purporting to be from the Police (usually another Force such as from London) informing you that they have arrested persons and have found they are in possession of your banking/credit cards. They go on to request details of the cards and pin numbers – they also request that the cards are put into an envelope which will be collected shortly by a courier.

The conversation continues and informs that you should call your bank. The caller keeps the line open so when you think you've got through to your bank the fraudsters are able to 'confirm' the information as 'correct'.

So, **NEVER GIVE OUT YOUR PIN NUMBER OR BANK DETAILS** to anyone. If you do receive one of these calls, do not immediately call back but where possible use a mobile phone or a neighbour's phone to contact your bank – or even call in on your bank in person if you can.

No Police Force or Bank would contact you requesting pin numbers and bank details. Nor would they ever request your card(s) and send couriers to collect.

If you think you have received one of these calls, and inadvertently provided your personal details ensure you alert your bank that your personal details may be breached and a block should be put on the accounts. Also report it to the police by calling 101.

Remember - in an emergency ALWAYS CALL 999

Check out more information on our website www.chelmsfordneighbourhoodwatch.org.uk

This newsletter has limited space and can only raise issues in summary. We will put more detailed information on our website as soon as possible. If you have any queries or comments please contact us via:

info@chelmsfordneighbourhoodwatch.org.uk.

If you're interested in joining a Neighbourhood Watch in the Chelmsford area, contact our Membership Secretary:email mikevine43@btinternet.com or phone 01245 473715



CHELMSFORD CITY



$N \texttt{eighb} \textbf{OUR} \texttt{hood} \ \textbf{Watch} \ N \texttt{ewsletter}$

WORKING IN PARTNERSHIP WITH ESSEX POLICE www.chelmsfordneighbourhoodwatch.org.uk

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PLEASE PASS THIS NEWSLETTER ON BEFORE RECYCLING

In this issue: Working with the Police, Burglaries Update, Nuisance Phone Calls and On-line Fraud, Be Aware of other Frauds.

Working with the Police

One of the key principles of policing in the UK is policing by consent. Traditionally, a Police Constable is a citizen locally appointed, but having authority under the crown. Local police are citizens, and policing by consent involves all citizens working together for the greater good. Just as we (citizens in general, perhaps working together through Neighbourhood Watches) need the police, so the police need us. We look forward to closer and much more collaborative work with the police – whether it's with the Police and Crime Commissioner (PCC) and Chief Constable, our local district commander, or our neighbourhood policing teams. Let's make 2014 a year of real partnership.

Burglaries Update

Our continual message is to check that your house is not vulnerable to opportunist thieves. Some specific advice was given in the last Newsletter – you can see this again by linking to our website (see above).

Many burglaries occur because premises are not properly secured. Sometimes we can be surprisingly careless: windows open or unsecured; doors not locked; premises looking unoccupied with tell-tale signs; sheds and gates not secured. Make a check on your own premises – don't make it easier for the burglar. There's further advice from Essex Police on

www.essex.police.uk/ and our website: www.chelmsfordneighbourhoodwatch.org.uk.

SEEING ANYTHING SUSPICIOUS? REPORT IT AS SOON AS POSSIBLE ON 101 IF IT'S HAPPENING OR AN EMERGENCY ALWAYS DIAL 999.

Nuisance Phone Calls and On-Line Fraud

These types of calls might be from quite legitimate companies trying to sell you something you don't want or need, i.e. 'cold calling'; or they may be from individuals or criminal organisations trying to defraud you, i.e. 'telephone scams'. Sometimes they will be when you pick up the phone and there is nobody there, i.e. 'silent calls'. If you have a 'caller display' phone, you may see 'Private Number', 'Number Unavailable', or 'International Call'. Sometimes you might see what appears to be a UK number – but this may be a front, so beware. Unfortunately, it is very difficult to stop all these calls, but there are a few things you can do to at least ensure you don't receive so many or that you don't get fooled into parting with personal information such as bank details. Some of these are discussed in more detail below. *Always avoid getting into a conversation with the callers and do not give out any information regarding your circumstances*.

Preventing Telephone 'Cold Calling'

The *Telephone Preference Service* (TPS) is a national 'opt-out' register where individuals can record their wish not to receive unsolicited sales and marketing telephone calls. It is free to register and takes about 28 days after registering for calls to be stopped. To register visit **www.tpsonline.org.uk** or call their automated registration number: 0845 070 0707. It is a legal requirement that UK companies do not make such calls to numbers registered on the TPS.

In addition, if you receive an unwanted sales or marketing call you can ask the caller to take your name and number off their calling list and request then not call you again. UK companies must comply with your request.

Services from you Telephone Provider

Your telephone service provider may offer any of the following – but be aware there may be a charge for these options:

- *Caller Display* where you can see the telephone number that's calling before you pick up the phone;
- Anonymous Call Reject which blocks calls from withheld numbers;
- Choose to Refuse where you can select the numbers to block.

Alternatives to the Telephone Preference Service

There are also other companies besides the TPS that claim to be able to stop most unwanted calls, but these usually have a cost to register with them – so always check them out against what you need at the best price.

Preventing 'Silent' Telephone Calls

'Silent' calls are usually computer-generated calls, the silence is when a computer notes there is an answer and alerts an operator. Often, these callers are from overseas, so TPS and other prevention systems will not work. If there is a silent period after you pick up the phone, the best thing is to put the phone down straight away.

SilentCall-Gard: If you are getting silent calls, you can register for free with this service. It will help reduce the number of 'silent calls' you receive but you will need to renew your registration every 12 months: http://www.silentgard.com/

Complain to Ofcom: If the calls continue complain to Ofcom as follows:

- See if you can get the number after the call by dialling 1471.
- If it is a withheld number take note of the time and date of the call and contact your telephone provider's nuisance call department, e.g., BT's Nuisance Call Advice Line on 0800 661 44.
- Complain to Ofcom online: http://consumers.ofcom.org.uk/ They are unable to respond to individual complaints but the information provided may lead to an investigation into a particular company.

Telephone Scams

This type of scam usually involves someone calling you, fooling you into thinking they are telephoning from a trusted source and convincing you to reveal personal details in order that they can then access your bank account and obtain money fraudulently. This is known as 'vishing'.

Another type of telephone scam is where someone phones you regarding problems on your computer that they say they can help fix. They usually say they are Microsoft Windows technicians but are just trying to access your computer for their own purposes, which will probably be fraudulent.

- Never reveal any of your passwords, login details or account numbers.
- If you are concerned about the source of a call, ask the caller to give you a main switchboard number for you to be routed back to them, or hang up and call back on a genuine number for the organisation.
- If the call is promising you something such as a prize remember if it sounds too good to be true it probably is!

For any type of fraud you should also contact **Action Fraud**. You can report a fraud via their online fraud reporting tool on or by calling Action Fraud on 0300 123 2040. See http://www.actionfraud.police.uk/