

# Chelmsford & Maldon Group of Neighbourhood Watches

Safer & Stronger Communities Together



## NEWSLETTER: Summer 2021

**Emergency? ALWAYS use 999**

# FRAUD AND SCAM SPECIAL



**T**HIS edition of our *Newsletter* focuses on the scourge of **FRAUD** and **SCAMS**—typically (but not exclusively) on-line or by telephone.

Criminals are frequently well-organised, very competent with the technology, and becoming highly sophisticated: they can be very convincing. Do you know anyone who might be a victim? They may have been duped by a supposedly friendly phone call—or even a knock at the door: diversion theft is something to be aware of too. But all too often younger people—who may be viewed as IT-savvy—are victims, perhaps lured by supposed quick profits opportunities of crypto currency trading. Look for **FRAUD AWARE** on our website.

In this edition we look at:

- What is cyber-fraud?
- Some examples
- Sources of help and advice

So spread the word, and keep safe!

► *page 2*

## Chelmsford & Maldon Neighbourhood Watches in 2021

**W**ELCOME to our first *Newsletter* for 2021! As we go to press we are pleased to announce that the Chelmsford and Maldon Groups of Neighbourhood Watches will be working more closely together in future, sharing resources and information much more. We are in a period of transition, so please check our website for more information.

Talking of transitions, with the effects of lockdowns and continuing concerns over the effects of Covid-19, normal social activities remain curtailed—and this includes how we work together as communities for Neighbourhood Watch. Remember, Covid-19 hasn't gone away: so please let's remain vigilant and adapt to living ► *page 2*

### **Contents include ...**

- Cybercrime, fraud, and on-line and telephone scams ... .. *pages 1-5*
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# WHAT IS CYBER-FRAUD?

**CYBER-FRAUD**, cyber-crime, or computer crime, is criminal activity that involves the Internet and targets computer users linked to it, typically to defraud (thieve money from) the user. This activity may involve conning someone into divulging their banking details (their account details, username, password or PIN number) thereby grabbing someone's cash, or may dupe someone to invest sums of money in 'financial opportunities', or may involve other fraudulent scams—but always to get your cash.

These kinds of crime can also be committed via bogus telephone calls—calls from supposedly legitimate organisations (banks, courier/delivery services—even pretending to be the police), where the perpetrators seek to convince you that they are indeed legitimate and then get you to divulge personal information, account details, etc., ultimately to deprive you of your cash. These cases are increasing exponentially, with several million cases of cyber-crime or telephone fraud reported to the police across the UK every year; but so many of these crimes could have been prevented by making a few small changes to on-line behaviour.

To avoid becoming a victim of online crime you don't need to be a computer expert. Developing a few good online habits drastically reduces your chances of becoming a victim of cyber-crime, making you less vulnerable, and lets you use the Internet more safely—which after all is an extremely useful resource.

We show some of the more common cyber threats to individuals on page 3. The scale and complexity of cyber attacks is wide-ranging. The National Crime Agency (NCA) has a lot more information on these trends, and you can read about this at:

[www.nationalcrimeagency.gov.uk](http://www.nationalcrimeagency.gov.uk)

This kind of crime can be financially and emotionally devastating for victims. We discuss these crimes in a little more detail on the page 3.

If you or someone you know is vulnerable and has been a victim of fraud, please call Essex Police on 101. Also visit [essex.police.uk](http://essex.police.uk) for more advice.

**Report fraud or attempted fraud** by contacting **Action Fraud** at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or call **0300 123 2040**.

## How do I protect myself?

There are ways to avoid being defrauded: after reading the examples on the following pages, page 5 provides advice on avoiding these scams.



**IF YOU ARE A VICTIM OF CRIME (INCLUDING FRAUD), OR WITNESS A CRIME:**

**ALWAYS REPORT IT**

[essex.police.uk](http://essex.police.uk) > report

◀ *from page 1*] with the virus by having regard for one another, so we can get on with our lives safely and confidently.

We have developed further closer working with the Community Policing Team (CPT), the City Council, and with partners: indeed, Chelmsford and Maldon share a common CPT area, so it makes sense that we work closer together. We work with the police by sharing local observations of dubious activities—such as suspicious individuals who may be on the lookout for criminal opportunities, or by forwarding observations of suspected on-street drug dealing. These are paying dividends. Check out on page 6 how you can contact the police over a range of matters.

In the meantime, check out our website:

[www.chelmsfordandmaldonnhw.org.uk](http://www.chelmsfordandmaldonnhw.org.uk)

Keep safe!

## Some examples of frauds and scams ...

**O**N page 4 you will find information about the **Essex Police Fraud Alert System** which gives you access to on-going advice and alerts relating to scams and fraud. You can access the information on our website: [www.chelmsfordandmaldonnhw.org.uk](http://www.chelmsfordandmaldonnhw.org.uk), including the **FRAUD AWARE** campaign. Here are some examples—typically perpetrated on-line or through telephone calls. Some appear surprisingly obvious you may think, but there are plenty of examples where someone is conned into a false sense of trusting the perpetrator: an investment that seems so plausible—and ‘an opportunity not to be missed’! Or someone who is exploited by a ‘romance’ fraudster—where ‘romance’ is the last thing on the perpetrator’s mind. In any case, be cautious about any emails that ask you to update your personal or banking details, and always be very wary about clicking on links in emails.

Now read on ...

### Phone, text and email scams

Criminals use emails (**PHISHING**), texting (**SMISHING**) or phone calls (**VISHING**) pretending to be from a legitimate government or business organisation, or even ‘a friend’ or ‘a friend of a friend’. The scammers can use technology so the messages looks genuine but ultimately trick people into handing over their bank details, or calling rip-off premium numbers, or downloading malicious software. And they can be persistent.

These are the main forms of conning you out of your money or thieving your identity and banking details. Here are a few common scams:

- **TV licensing, BT, HMRC, Census Office**, or similar, requesting money, usually by ‘threatening’ a ‘fine’ or other ‘penalty’ if you don’t pay;
- **a Bank**—perhaps claiming you have been frauded and asking you to change accounts and transfer your money;
- **a Courier** (such as **ROYAL MAIL, PARCEL FORCE**, and the like), asking you to pay for a missed delivery or extra postage due (and asking for you bank details in the process);
- someone claiming to be from **the police**;
- even someone pretending to be ‘**a friend**’ who claims to be stuck somewhere and wants financial help ...

**Basically, they’re trying to get your bank details and PIN or get you to transfer money to another account, so that they can get your cash—one way or another.**

**And be very very cautious about clicking on an embedded link in an email—it could lead to nasty consequences, such as viruses, ransomware, or other malware.**

### Investment and ‘Pension Pot’ scams

A cold call by phone, an email ‘to you personally’, offering you an investment of a lifetime—an opportunity not to be missed: a **BOILER ROOM** scam, where high-pressure salespeople call lists of potential investors (from ‘sucker lists’) to peddle speculative, sometimes fraudulent, securities. If you leave the door ajar, they will try to pester you incessantly. If an offer seems ‘too good to be true’—it will be! **Don’t touch it.**

### ‘Romance’ fraud

During lock-down, many people have become desperately lonely. Social media has given a lifeline to many—and quite legitimately too. BUT unscrupulous individuals will trawl Facebook and the like to attempt to befriend someone who fits a certain profile: someone living alone and looking for friendship—maybe for a ‘virtual’ date; maybe a widow or widower. They insidiously wheedle themselves into the person’s confidence, seemingly friendly and trustworthy, when one day they ask for a favour (‘because I can trust you’, ‘because you love me’...) and persuade the person to shell out a significant sum of money (a ‘loan’ for a ‘business opportunity’...)—and wham, they’re down possibly by tens of thousands pounds before they know it, and the ‘friend’ has disappeared.

### Fake websites

Beware of fake websites. Some may appear to be an official government agency offering passport renewals, driving licence renewals, etc., but for an extra fee. You may or may not get your renewed document (at best you may be duped into paying an unnecessary fee; at worst you will have ► *page 5*

*For more detailed information check out our website:  
[www.chelmsfordandmaldonnhw.org.uk/fraudscamhelp.html](http://www.chelmsfordandmaldonnhw.org.uk/fraudscamhelp.html)*



# Essex Police Fraud Alert System

ESSEX POLICE have been running their FRAUD ALERT SYSTEM since the end of July last year. This provides a weekly alert and information leaflet on current scams and frauds. You can access all of these on our website:

[www.chelmsfordandmaldonnhw.org.uk](http://www.chelmsfordandmaldonnhw.org.uk)

and navigate to ESSEX POLICE FRAUD ALERT SYSTEM on the home page.

Here are the latest titles from this year, in date order from January:

20. Delivery Fraud (1)
21. Covid Vaccine Scam Texts (8 Jan)
22. Recruitment scams
23. Hacking prevention
24. Vaccine emails
25. Instagram Traders
26. Romance Fraud
27. Fake National Insurance Calls
28. Bitcoin (Crypto-currencies) (1)
29. Holiday Scams (1)
30. Ticket and Vehicle Scams
31. Royal Mail Scam Texts
32. Solar Panel Scams
33. Fleeceware
34. Flubot
35. Driving Licence Requests
36. Social Media Games
37. Holiday Fraud
38. Census Scams
39. Online Shopping

So check these out for some great advice—which dates from June 2020.



Keep up to date with fraud and do **even more** Online at [essex.police.uk](http://essex.police.uk)



◀*from page 3*]lost your cash with nothing in return)—a document which you could have obtained direct through the legitimate website without any additional unnecessary fee.

Then there's holiday or ticketing fraud—where holidays or events (gigs, concerts, etc.) are offered, only nothing comes through and you've lost your cash.

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There are unfortunately all kinds of scam and fraud: read about the **Essex Fraud Alert System from Essex Police** (*see page 4*), visit the websites given here on the right, and check our own website for links to further advice.

Check out these national and local websites about avoiding scams.

**National Cyber Security Centre:**  
[ncsc.gov.uk](https://nsc.gov.uk)

**National Crime Agency:**  
[nationalcrimeagency.gov.uk](https://nationalcrimeagency.gov.uk)

**Police Action Fraud:**  
[actionfraud.police.uk/what-is-fraud](https://actionfraud.police.uk/what-is-fraud)

and check out **[essex.police.uk](https://essex.police.uk)** and **[chelmsfordandmaldonnhw.org.uk/fraudscamhelp.html](https://chelmsfordandmaldonnhw.org.uk/fraudscamhelp.html)**

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## ... how to protect ourselves from the harm of on-line fraud and scams

**E**SSEX POLICE offer **TEN GOLDEN RULES TO PREVENT FRAUD**. They advise us to remember these rules to help us prevent fraud and beat the scammers. You can find these and more by navigating to **Advice and Information>Fraud>Personal Fraud** from their Home Page.

1. Be suspicious of all 'too good to be true' offers and deals. There are no guaranteed get-rich-quick schemes.
2. Don't agree to offers or deals immediately. Insist on time to get independent or legal advice before making a decision.
3. Don't hand over money or sign anything until you've checked someone's credentials and their company's.
4. Never send money to anyone you don't know or trust, whether in the UK or abroad, or use methods of payment you're not comfortable with.
5. Never give banking or personal details to anyone you don't know or trust. This information is valuable so make sure you protect it.
6. Always log on to a website directly rather than clicking on links in an email.
7. Don't just rely on glowing testimonials. Find solid, independent evidence of a company's success (*e.g.*, [www.buywithconfidence.gov.uk](https://www.buywithconfidence.gov.uk)).
8. Always get independent or legal advice if an offer involves money, time, or commitment.
9. If you spot a scam or have been scammed, report it and get help.
10. Don't be embarrassed about reporting a scam. Because the scammers are cunning and clever there's no shame in being deceived. By reporting it, you'll make it more difficult for them to deceive others.

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## Back copies of our Newsletters

**B**ACK COPIES of all of our *Newsletters* can be found on our website; we also have an index there. Here is a flavour of our recent editions (the advice doesn't go out of date!):

**Summer/Autumn 2020:** includes keeping your home and garden secure; personal safety and security; keep your dog safe (and more);

**Autumn/Winter 2019:** the Deputy Police, Fire, and Crime Commissioner for Essex, writes about policing priorities;

**Spring/Summer 2019:** car theft, shed attacks, bike theft, home burglary, drugs dealing in neighbourhoods, self-help for safety.

Go to **[chelmsfordandmaldonnhw.org.uk](https://chelmsfordandmaldonnhw.org.uk)** and click on **NEWSLETTERS** on the main menu.

# Reporting Incidents and Crime to Essex Police

**T**HERE are various ways you can contact the police to report incidents, crimes, or other information. But remember,

in an **EMERGENCY**  
**ALWAYS** call **999**

An emergency is when a life is in danger, someone's safety is threatened, or a crime is actually in the process of being committed.

For non-emergency crimes (such as a criminal act that has happened in the past and there is no danger to anyone):

- **CALL 101**
- **REPORT ON-LINE** at [essex.police.uk](http://essex.police.uk), selecting **REPORT** or **TELL US ABOUT**
- use the **police live chat** line at [essex.police.uk](http://essex.police.uk), selecting **LIVE CHAT** (daily, 7 am to 11 pm)

Don't forget, **CRIMESTOPPERS**—here you can report crimes **ANONYMOUSLY** using **0800 555 111**  
or  
[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

Communities feel safer being able to share intelligence, and the police are able to get better results. The more active our local Watches are, the more effective we can be—so make contact with your local Watch, or contact us at:-

[www.chelmsfordandmaldonnhw.org.uk/  
contact.html](http://www.chelmsfordandmaldonnhw.org.uk/contact.html)

**IF YOU ARE A VICTIM OF A CRIME,  
OR WITNESS A CRIME:**

**ALWAYS REPORT IT**

[www.essex.police.uk](http://www.essex.police.uk)  
or call 101  
(see above)

**Always use 999  
in an emergency**

Call anonymously to report crime



[www.crimestoppers-uk.org](http://www.crimestoppers-uk.org)

## Domestic Abuse

**DON'T SUFFER IT**

There is help and advice from

Compass,

a partnership of domestic abuse services providing a response in Essex:

[www.essexcompass.org.uk](http://www.essexcompass.org.uk)

or from Refuge,

which provides the National Domestic Abuse Helpline on

**0808 2000 247**  
(24/7)

*People are there to help.*

**women's aid**

until women & children are safe

[www.womensaid.org.uk](http://www.womensaid.org.uk)

**Refuge**



For women and children.  
Against domestic violence.

[nationaldahelpline.org.uk](http://nationaldahelpline.org.uk)

**STOP HATE CRIME...**

[www.report-it.org.uk](http://www.report-it.org.uk)

**REPORT IT!**

**BLACK LIVES MATTER**

[blacklivesmatter.uk](http://blacklivesmatter.uk)

**VS VICTIM SUPPORT**

Get support

08 08 16 89 111

[www.victimsupport.org.uk](http://www.victimsupport.org.uk)