

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Courier Fraud

Number 41 in a series of notes on important issues.

‘Courier Fraud’ is a strange expression. To most of us a ‘courier’ is a man or woman in a van who delivers parcels to our home, perhaps something we ordered on the Internet. Alternatively, he or she may be on a bicycle or motorbike delivering letters and packages to businesses. It is difficult to understand how such individuals can be involved in fraud. They can be familiar and welcome callers. Criminals know that!

We are told that Action Fraud received 2,171 reports of crime designated under this label during the two-year period between August 2017 and July 2019. This amounted to a total reported loss of £10,549,793! Most victims were elderly, with more than half of them aged over 80. Only 3% of the victims were under 50 years old.

The criminals select their victim and cold call them. The criminals are clever, good at their job and very persuasive. They have slick, polished answers ready to meet any objection or concern their victim might raise. Often, they impersonate police officers or bank officials anxious to help their victim with an issue, perhaps a fraud (!), affecting the victim’s bank account – so friendly, so helpful.

Typically, the victim is persuaded to draw a large sum from their bank account or to place their bank and credit cards in an envelope for safety or even to buy expensive, valuable goods. This is where the courier comes in. A courier will come, often to the victim’s home, to collect the cash, cards or goods in order to deliver them to the ‘police’ or the ‘bank’ for safe custody. That is the last the victim sees of them.

Variants on this ploy can involve persuading the victim to disclose bank details and passwords, so that the ‘police’ or the ‘bank’ can guard their money, or alternatively to transfer their savings to a new bank account (set up by the criminals) where it will be ‘safe’.

Banks are cooperating with the police to fight these crimes. As a result, there were 231 arrests in 2018 and losses of £38 million were avoided. We too can do something to help potential victims in our community.

We can do this by spreading the message that banks and the police will **never** –

- ask for your full PIN or banking password; or
- ask you to withdraw or transfer your money; or
- ask you to buy goods or any other valuable items.

We can also emphasise that a call to your bank, using the number on your card or statement, or speaking to a trusted friend or family member can help to prevent such crimes.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall