

## **Sussex Police warnings on fraud against individuals (commonly known as “scams”)**

The risk of theft by burglary has declined in recent years, particularly in our part of Sussex. However, this decline has been offset by an increase in fraud. Fraudsters are increasingly targeting consumers over the telephone, posing as bank staff, police officers and other officials or companies in a position of trust. Often the fraudster will claim there has been fraud on your account and that you need to take action.

**Your bank or the police will never:**

- phone you to ask for your 4-digit card PIN or your online banking password, even by tapping them into the telephone keypad
- ask you to withdraw money to hand over to them for safe-keeping
- ask you to transfer money to a new account for fraud reasons, even if they say it is in your name
- send someone to your home to collect your cash, PIN, payment card or cheque book if you are a victim of fraud
- ask you to purchase goods using your card and then hand them over for safe-keeping

**If you are given any of these instructions, it is a fraudulent approach**

Hang up, wait five minutes to clear the line, or where possible use a different phone line, then call your bank or card issuer on their advertised number to report the fraud. If you don't have another telephone to use, call someone you know first to make sure the telephone line is free. (Fraudsters are known to keep the phone line open and even play a recording of the dial tone so that, when you think you are phoning your bank, you are still connected to them).

Your bank will also never ask you to check the number showing on your telephone display matches their registered telephone number. The display cannot be trusted, as the number showing can be altered by the caller.

**Be suspicious of any unsolicited call claiming to be from your bank or the police.**

Sussex Police have produced a useful booklet entitled *The little book of big scams*, which the Residents' Association have a number of copies available. Alternatively you can request one by calling Sussex Police on 101 or download a copy from their website (see [here](#)).