



COVID-19 CYBER & FRAUD PROTECT MESSAGES

Wednesday 15th April 2020

Today's topic is 'Financial Scams and Wider Fraud'.

Pension scams

If you get a cold call about your pension, the safest thing to do is to hang up - it's illegal and probably a scam. Report pension cold calls to the [Information Commissioner's Office \(ICO\)](#).

Cryptocurrency scams

Fraudsters cold call and advertise 'get rich quick' investments in mining and cryptocurrencies on social media. Victims sign up to cryptocurrency investment sites and part with personal details to open a trading account. In some cases, victims realise only after the website has been deactivated and suspects can no longer be contacted, that they have been defrauded.

Share Fraud

Share sale frauds often start with a telephone call out of the blue. Using hard-sell techniques, pressuring victims into making rushed decisions, giving no time to consider the nature of the investment. Victims may be encouraged to keep the investment secret to ensure maximum returns. This allows the fraudsters to hide the real nature of their scheme.

How to protect yourself:

- Don't assume it's real
- Don't be rushed or pressured into making a decision
- Stay in control - get independent advice and thoroughly research the company first.



Hot Topic

There has been an increase in scams involving working from home opportunities, as well as individuals apparently acting generously and pretending to give away tickets or discounts.

A number of reports have been received that text messages are being sent to dupe people into topping up their mobile phones as they cannot visit shops.

A new Covid-19 scam is sent via text and WhatsApp telling people to claim a supermarket voucher. The victim clicks the link and enters personal info.

The Medicines Healthcare Regulatory Agency (MRHA) has published an alert warning the public about fake medical products and testing kits for COVID-19 being sold online.



Trending

Action Fraud has released further messaging warning the public about the continued use of the NHS in scam messages requesting either money or personal details.

There has been a number of reports into Action Fraud where both businesses and individual victims have been targeted for payment diversion fraud –the corona crisis is being used as a reason for the payee bank account details to have changed.

There has been fraud reported whereby the offender claimed to have lost their 'usual' supplier due to the crisis and paid for goods on stolen credit cards, which was discovered after the goods had been shipped.

The National Pensioners Convention has received reports of COVID-19 scams specifically targeting the elderly, such as selling pre-paid funerals and power of attorneys

A new variation on Courier Fraud involves fraudsters pretending to be from the local council offering a food parcel that the victim would need to pay for. The suspects indicated that a police officer would then collect the victim's bank card.

Community support

Whilst many of us are used to interacting on line, there are many people in our extended families and social groups who may be venturing on line in a way they never imagined.

They may also be isolated from their normal support mechanisms. Scammers and Fraudsters will not care. If you get the opportunity please take a moment, when you call them or email them, to share with them basic tips on staying secure.

Reporting

Reporting to Action Fraud can be done [online](#) or by calling 0300 123 2040. To report offers of financial assistance from HMRC, contact phishing@hmrc.gov.uk.

This advice has been collated by the East Midlands Regional Organised Crime Unit (ROCU) and is intended for wider distribution to raise awareness among businesses and the public.

Advice and information is changing daily as we navigate our way through the COVID-19 pandemic, so please ensure you only take information from reputable sources.

If you require any further information, assistance or guidance please contact the ERSOU Protect Team CyberProtect@ERSOU.pnn.police.uk or your local Force protect team.