Kensington & Chelsea Fraud Cyber Crime Summary November 2024

Executive Summary

Number of offences	92
Total loss	£493,515.81
Average per victim	£5,364.30

Top 5

The top 5 by **volume** (number of reports) type of fraud is as follows:

Fraud Type	Amount of Offences	Amount Lost
NFIB3A - Online Shopping and Auctions	11	£2,608.76
NFIB3D - Other Consumer Non Investment Fraud	10	£120,705.16
NFIB3F - Ticket Fraud	9	£10,992.51
NFIB1H - Other Advance Fee Frauds	8	£18,650.00
NFIB5A - Cheque, Plastic Card and Online Bank Accounts (not PSP)	8	£16,152.01

The top 5 by **amount** reported lost:

Fraud Type	Amount Lost	Amount of Offences
NFIB1G - Rental Fraud	£170,468.21	4
NFIB3D - Other Consumer Non Investment Fraud	£120,705.16	10
NFIB5D - Mandate Fraud	£38,900.00	3
Push Payment	£38,693.33	3
NFIB1E - Fraud Recovery	£28,000.00	1

Fraud Advice

Rental Fraud

Sometimes, criminals advertise properties to rent when these properties don't belong to them, or even don't exist! Victims are then tricked into paying an upfront fee to rent the property.

In reality, the property does not exist, has already been rented out, or has been rented to multiple victims at the same time. The victim loses the upfront fee they have paid and is not able to rent the property they thought they had secured with the payment. Rental fraudsters often target students looking for university accommodation.

How to Protect Yourself

- Do not send money to anyone advertising rental properties online until you are certain the advertiser is genuine.
- If you need to secure accommodation in the UK from overseas, seek the help of the employer or university you are coming to, or get a friend, contact or relative to check the property exists and is available.
- Do not pay any money until you or a reliable contact has visited the property with an agent or the landlord.
- Ask for copies of tenancy agreements and any safety certificates such as Gas Electricity or HMO Licence.

- Do not be pressurised into transferring large sums of money. Transfer funds to a bank account having obtained the details by contacting the landlord or agent directly after the above steps have been followed. Be sceptical if you're asked to transfer any money via a money transfer service like Western Union.

Other Consumer Non Investment Fraud

Sometimes businesses use deceptive business practices that can cause their victims to suffer financial losses.

The victims believe they are participating in a legal and valid business transaction when they are actually being defrauded. Fraud against consumers is often related to false promises or inaccurate claims made to consumers, as well as practices that directly cheat consumers out of their money.

How to protect yourself

- Research the company before purchasing goods or services.
- Use Companies House to find out how long they have been trading.
- Ensure you use trusted, reviewed companies.
- Avoid using direct bank transfers when purchasing items online, instead use a credit card.

Payment Fraud (aka Mandate Fraud)

Payment fraud is a specific type of fraud which targets businesses with the intention of getting them to transfer money to a bank account operated by the criminal.

There are two main types of payment fraud, **CEO fraud** and **Mandate Fraud**. Both are usually targeted at staff within a company's accounts department and use spoofed sender email addresses (sometimes called Business Email Compromise) CEO fraud involves an email that claims to be from a senior member of staff within a company such as a CEO (Chief Executive Officer). The email will ask the receiver to make a payment or transfer funds for an ongoing or new business transaction. Often the payment request is marked as urgent and pressure is applied to the receiver to make the payment as soon as possible.

Mandate fraud involves an email which appears to come from a known supplier. The email will request that future payments for products or services are made to a new bank account and give a reason for the account change. In each instance, the new account will be under the control of the criminal and any funds paid in to it will be lost.

How to protect yourself

If an email is received requesting a change of bank details on an account or a one off payment, verify this by making direct contact with the organisation or person requesting the change. Ideally, phone them on a number you already have, failing that, double check the email used. Do not use any contact details from the suspicious email. Don't be pressurised by any email, or follow up phone call, as this may be the criminal. Always double check.

However, some criminals are getting wise to this, and so will prep a victim in advance by contacting them a few days or weeks earlier to change any stored phone numbers or emails to their own. So, it's a good idea to double check any contact when change of details occur. Make sure you double check via the original contact details.

REMEMBER – Don't change bank details without double checking.

CAUTION – Sometimes, criminals will call in advance to fraudulently change contact numbers. Check when these change too.

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THINK - Why does this payment have to be made?

Remember:

Your bank, the police, or tax office will **never** ask you to attend your bank, withdraw, transfer or pay money over the phone or send couriers to collect your card or cash. Nor would they ask you to buy goods or vouchers.

This is a scam.

1. **Hang up** (Never give details or money following a cold call)
2. **Take 5** (Seek a second opinion, tell someone what has happened)
3. **Verify** (if concerned, contact the company via a pre-confirmed method)

All of our videos and electronic leaflets can be found on the following link;
www.met.police.uk/littlemedia

Free cyber advice can be found https://www.ncsc.gov.uk/cyberaware/home

- **STOP**
  Taking a moment to stop and think before parting with your money or information could keep you safe.
- **CHALLENGE**
  Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **PROTECT**
  Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Where to Report a Scam:

If you think you have been scammed, contact your bank first by calling 159

How it Works; 159 works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you through to your bank safely and securely every time. So if you think someone is trying to scam you into handing over money or personal details – stop, hang up and call 159 to speak directly to your bank.

Always report; scams, fraud and cyber-crime to Action Fraud, either online at **www.actionfraud.police.uk or by telephone on 0300 123 2040.**

Subscribe to the "**Which**" Scam Alert Service where you can receive free updates on current scams being used. Copy this link into your search engine **https://act.which.co.uk/** and locate "Scam Alerts newsletter" to register your details. **Which** will then provide practical advice to keep you one step ahead of fraudsters.

Get advice and report it to Trading Standards through the Citizens Advice consumer service on 0808 223 1133 or online advice at **www.adviceguide.org.uk**

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. It is important that all complaints are referred to the Citizens Advice consumer service as they maintain a national database of complaints that provides an invaluable source of information and intelligence to the trading standards community

Details of all consumer enquiries, dealt with by the Citizens Advice consumer helpline, are made available to Trading Standards

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Report a text message you think is a scam - most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to **7726**. If you forward a text to **7726**, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious.

Report an email you think is a scam - If you have received an email which you're not quite sure about, forward it to **report@phishing.gov.uk**

If you've been scammed through the post - Royal Mail investigates postal scams. If you've received something in the post you think is a scam, send it to **'Freepost Scam Mail'.** Include the envelope it came in and a completed scam mail report. You can download a scam mail report from Royal Mail or call them and ask for a form and pre-paid envelope

If the scam involves financial services - If the scam involves cryptocurrency, investments, insurance or pensions, report it to the **Financial Conduct Authority - 0800 111 6768**

Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Online learning available
https://www.friendsagainstscams.org.uk/training/friends-elearning