

Neighbourhood Watch

Regional Crime. We regularly see terrible events being reported from around the World such as the recent tragedy in France and as a result we should be grateful that we live in a relatively safe region. While local events are less dramatic the crimes that do occur are distressing for the victims and unfortunately in many cases are similar to those reported previously.

House Burglary. For example, there have been a spate of house burglaries in South Shropshire. In most cases entry has been gained through poorly secured doors at the rear of properties and the items stolen are those that can be disposed of easily such as cash, jewellery and smaller electrical goods. Please make sure your property is secure and take the police advice on how to deter burglars as described below.

Distraction Theft. Now we are in to the busy shopping period beware of distraction theft. Shopping centres are becoming busier and everyone is in a rush. Do not leave your belongings unguarded and on display, keep credit and bank cards with you and do not get distracted at cash machines or in car parks while you are loading the car. If you are visiting a restaurant or pub do not leave your purse, mobile phone or other valuables unguarded and in open sight.

Also beware of **SCAMs**. Earlier in November an elderly couple living in Bromyard received a telephone call from a man who claimed to be Sergeant Barry Eastern of the Metropolitan Crime Squad. He claimed that someone in London was using a clone of their bank card and had already removed £1000 from their account. He advised the couple to move the money from their account to a 'police' account to keep it safe. This move was to be in cash so that the police could check for fingerprints on the cash!!! The victims gave the caller their mobile number and later that day withdrew £5000 from their account and paid it in to the 'police' account using the details they had been given. Obviously this was a scam and the £5000 has disappeared.

The real police advise that:

- a. We should never respond to unsolicited phone calls.
- b. No legitimate organisation will ask for a fee in advance in order to help you receive money so do not give out your bank account and card details.
- c. If you think you are being scammed on the phone, hang up and if possible use another line to call the authorities. If you use the same line, there is a chance the scammers will keep the line open and continue their scam with you.
- d. To report a fraud call **Action Fraud on 0300 123 2040**. You can now also sign up for free to Action Fraud Alert to receive direct, verified, accurate information about scams and fraud in your area by email, recorded voice and text message. <http://www.actionfraud.police.uk>

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Police Advice to protect your Property around Christmas

Christmas is a time of giving, so make sure it doesn't turn in to a season of taking for burglars.

West Mercia Police want householders to make sure they step up their home security to make sure Christmas doesn't lose its sparkle. Throughout the festive period people are likely to be spending more time away from home, whether shopping or visiting friends and relations. If you go away over Christmas, even just for the day, make sure your home looks occupied and don't tempt the opportunist burglar. Hopefully by taking the following advice you can prevent crime this Christmas.

- You may need to keep those presents that Santa has dropped off early, out of sight of inquisitive little ones, but don't be tempted to store them in the garden shed, in the caravan, or the boot of the car. Keep them in a safe place inside the house, or ask a friend if they can keep them for you.
- Don't put your Christmas presents under the tree too early. They may look pretty, but you are not the only person they appeal to. Burglars have been known to break in and steal ready wrapped gifts from under the tree. Keep them out of sight until Christmas morning.
- If you go out and know that you will not be home until after it has gone dark leave the radio on and use a timer switch to make the lights come on so it looks like someone is at home.
- Your Christmas tree may look lovely with its bright lights, but don't leave the curtains open overnight for everyone to admire it - burglars are attracted to twinkly lights too.
- Make sure all your doors and windows are locked and secure, even when you are at home, and make special point of checking they are all locked before you go to bed at night. In 30% of all burglaries the thieves don't break in but get in through unlocked doors and windows.
- Before you wrap your Christmas gifts write down the model and serial numbers and keep them in a safe place. You can register your new things free on the national property register www.immobilise.com. If you are unfortunate and are burgled any property recovered by the police, which is registered there can be returned to you. It will also help to secure a prosecution for the burglar, as police will be able to prove the item was stolen.
- If you are buying bicycles, ask the shop about post coding schemes for your bike. Most bike shops will also let you store the bikes with them until nearer to Christmas Day. Your local Safer Neighbourhood Team will also be able to advise about property marking.
- Don't keep large amounts of cash in the house. Go to the bank as and when you need money or use debit cards.
- Finally, if someone offers you something at a tempting price, ask yourself, "Could it be stolen?". Not only may the quality be substandard, but it could be stolen. By buying stolen property you are supporting criminals and committing a crime yourself.

Just imagine how you would feel if you knew that someone else was opening your gift this Christmas.

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Twelve Frauds of Christmas (and the rest of the year)

The National Fraud Investigation Bureau (NFIB) and the Police wish to warn honest folk of a variety of activities with which criminals fraudulently seek to steal money. Therefore, they have compiled a list of activities which will be particularly relevant during the festive season. If you follow the following advice hopefully you will not be a victim of fraud. If in doubt, contact our local police who will be able to provide help and advice.

Online Shopping. This form of shopping is increasingly popular because of its convenience. Fraudsters take advantage of this demand by creating bogus websites advertising counterfeit goods and services in the hope of getting your cash or capturing credit and debit card details.

Protect yourself by:

1. Only use online retailers/brands that you know.
2. Be cautious using foreign based sellers.
3. Check delivery, warranty and returns policy.
4. Use anti-virus software that flags up untrustworthy sites.
5. Check dealer authorisation through major brand's own website.
6. Be especially careful if making major/expensive purchases and if in doubt avoid that seller.

Postal Fraud. Be careful if you receive unexpected parcels or mail. Fraudsters purchase goods online using innocent third-party addresses and cloned credit cards. Once the item is delivered some 'official looking' person calls at the address to recover the item which they claim was delivered incorrectly. **Protect yourself by:**

1. Ask strangers claiming to be official for identification.
2. Do not let strangers in to your house.
3. Do not sign for items you have not ordered or expect.
4. Never accept or handle anything you think is suspicious.
5. If in doubt call the Royal Mail/delivery company or the police.

Auction Fraud. Online auctions (EBay etc.) are increasingly popular and most sellers are genuine. However, fraudsters use these sites to offer counterfeit goods or items that they do not possess. Beware of 'deals' on popular items which are possibly sold-out in shops. **Protect yourself by:**

1. Research the seller by checking feedback sites but beware as these can also be falsified.
2. Be careful with 'private' sales or overseas sellers.
3. Check if the auction site provides buyer protection and insurance on purchases.
4. Check delivery, warranty and returns policy.
5. Never send pre-paid voucher codes by email and check the seller is authorised by the voucher issuer.
6. If the deal sounds too good to be true it probably is!

Holiday Deals. Offers of bargain holidays over peak periods can be fakes. **Protect yourself by:**

1. Use reputable companies backed by ATOL or ABTA and if in doubt check this 'protected status' via the CAA/ABTA/ATOL official sites.
2. Be suspicious if asked to pay cash up front or if the seller will not accept credit or debit cards.
3. Legitimate companies will be registered with Company House so if in doubt check.

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Electronic E Cards. Email Christmas cards are becoming more popular but beware as fraudsters can use them to plant viruses in your computer to gather personal information such as bank details, passwords, PIN numbers etc. **Protect yourself by:**

1. Check the sender's identity before you open an e card. If it is anonymous or from someone you do not know, consider deleting it unopened.
2. Use a reputable anti-virus product and keep it updated.
3. If you suspect your computer has been compromised do not use it and disconnect from the internet to prevent further information being stolen.
4. Warn your bank and consider changing passwords to protect your accounts.

Ticketing Fraud. People buying tickets to theatre or concerts or other events need to be aware that fraudsters use bogus websites and false identities to steal their money. **Protect yourself by:**

1. Check the list of authorised dealers on the event's official website.
2. Beware of previously sold out tickets which appear for sale.
3. Telephone numbers which start 070 or 004470 can be set up on the internet and answered anywhere in the world.
4. Never send pre-paid voucher codes via email and check that the seller is authorised by the voucher issuer.

Phishing Emails. Beware of emails which look official but ask for personal information such as bank account details, passwords, PIN numbers etc. Fraudsters go to great lengths to make their activity appear official by copying bank sites logos. **Protect yourself by:**

1. Never give out sensitive personal or financial info in reply to unsolicited emails.
2. Report such emails to your bank to confirm that it was attempted fraud and to alert others.
3. Use anti-virus software that flags up untrustworthy sites.

Social Networking. Fraudsters use social networks to gather personal information and use identity theft to commit further crimes. **Protect yourself by:**

1. Never put sensitive personal or financial details on social media.
2. Use privacy and account setting to limit access to those you trust.
3. Be wary of requests for financial help from 'friends' because hackers steal identities.
4. Avoid posting details which are used as identification security with banks etc.
5. Third-party add-on programmes can be used to compromise personal info so avoid.

Cash Point Fraud. Fraudsters use devices to capture bank and credit card information and target ATM cash machines. **Protect yourself by:**

1. When possible use ATMs inside the bank rather than on the street.
2. Look for the unusual including people standing close to you when at an ATM.
3. Do not use an ATM if you suspect it has been tampered with. Contact the police.
4. Contact your card supplier immediately if you think you are a victim of a card trap.

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Voucher Fraud. Pre-paid vouchers or e-money are popular for online purchases and normally employ a unique serial number or code for use with the authorised retailer. Fraudsters attempt to get these codes by using virus to infect or disable your computer. Then you receive official looking messages accusing you of illegal activity and requiring you to send the voucher details before your computer will be unlocked. **Protect yourself by:**

1. Only use vouchers with the authorised partner of the voucher issuer.
2. Never give out voucher codes on the phone unless you are sure of the recipient.
3. Treat vouchers as if they are cash. Never buy third hand vouchers.

Card Not Present Fraud. Fraudsters attempt to get card details using skimming devices or ‘phishing’ emails because they can use the information to purchase items online, over the phone or by mail order - anywhere that does not require the card to be physically present. **Protect yourself by:**

1. After online shopping log out of the site if you have provided card details.
2. Only use secure sites for online shopping. These begin with ‘https’ and your browser should show a small padlock in the address bar.
3. Avoid putting your bank or card details on public or shared computers.
4. Avoid using insecure Wi-Fi connections and use anti-virus and firewall protection.
5. Monitor your bank and credit card accounts regularly and report unauthorised use.
6. Ask your card provider about ‘3D secure’ as added protection to your cards.

Mobile Payments. Using Apps on mobile devices to conduct transactions is becoming more common. However, mobile devices which store data on inbuilt memory can be ‘hacked’ or stolen. **Protect yourself by:**

1. Do not store passwords or other sensitive info on mobile devices.
2. Protect access to the mobile device with a password or code.
3. Most mobile devices have inbuilt software to enable the device memory to be erased remotely if the device is lost or stolen - learn how to do this.
4. Operating with Bluetooth on or using insecure WIFI will allow hackers access to your device unnoticed.
5. Mobile devices can be protected by anti-virus and firewall software.