

Neighbourhood Watch News – June 2010

CREDIT CARD SCAM APPEARS AGAIN

This information has come via the NHWatch network in the village.

'You receive a phone call from 'someone' claiming to be from the 'security department' for your credit card. They give you a lot of identifying information about you and your card, but then – and this is the **IMPORTANT** bit – they ask **you** for the 3-digit CVC number on the back of the card, allegedly to confirm that the card is in your possession. With this number, they can now make telephone and internet purchases, and you won't know about it until you see your next statement.'

Details of this sort of scam have been well documented on various web-sites, such as:

www.snopes.com and www.hoax-slayer.com

Often, a simple 'Google' of a few key words will lead you towards relevant information.

The most important rule is – 'Never, ever give out personal or security-related information to someone who calls you on the phone.' If you do need to phone your bank or card company, **ALWAYS** use a phone number that you know is reliable, **NEVER** one given to you over the phone by an unknown caller. Banks or Credit-card companies, etc. will **NEVER** call you and ask for sensitive information over the phone or by e-mail, so if you receive such a request, treat it with the deepest suspicion.

MOBILE PHONE PURCHASE SCAM

The following scam has been reported in Flackwell Heath and Marlow.

'Whilst away on holiday, a mobile phone is delivered in the victims name to their house, but intercepted by the 'scammers' who then disappear. The victims only find out what has happened when they receive notification from the phone company that direct debits have been set up in their name. The personal information is correct, although the bank details are wrong. When the victim contacts the phone company, they promptly inactivate the SIM card. However, that evening the victim gets an e-mail, purporting to be from the bank but with appalling grammar and spelling, asking him to provide the correct bank details so they can update their records.'

This is an example of how the scammers can use personal information obtained from insecurely discarded documents such as invoices, credit card slips, etc. to make illicit transactions.

There are various other scams associated with mobile phones, such as 'cheap insurance', bogus top-up charges, phoney (excuse the pun) cash-back offers, etc. If in doubt, check it out using Google or one of the web-sites listed above.

COLD-CALLING

If you are contacted by phone, e-mail or at the door with an 'offer' that seems too good to be true, then it probably is 'too good to be true'. As they say 'up North', 'You never get owt for nowt!' Should you feel inclined to follow up such an offer, don't let anyone into your home unless you have someone with you, and don't let yourself be 'brow-beaten' into accepting something that turns out to be much more expensive than the original 'offer'. If in doubt, call Trading Standards.

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For further information about any of these topics or about Neighbourhood Watch, contact:

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Police General & Non-emergency number: 0845 8 505 505
NEW - Public Safety Team (Anti-social behaviour): 01494 421087
Crimestoppers (Anonymous): 0800 555 111
Trading Standards (Consumer Direct): 0845 4 04 05 06