

## COURIER FRAUD

**Fraudsters cold call you pretending to be from your bank or from the police. They claim there is an issue with your bank account or request your assistance with an ongoing bank or police investigation.**

They claim they are conducting an investigation, often saying it involves corrupt bank employees or police. They then ask for your help or say your account is at risk. The ultimate aim of this call is to trick you into parting with your money either in person, online, via a money service bureau or in a bank.



If they manage to convince you, they instruct you to carry out a task which ultimately involves you handing over your money. These include:

- ⚠️ Asking you to attend your bank branch to withdraw a large sum of money which they will then collect from you for “evidence”. They may claim the money could be counterfeit, or that it is going to be sent off for forensic or fingerprint analysis.
- ⚠️ Asking you to withdraw large amounts of foreign currency, which will similarly be collected by a courier from your home address.
- ⚠️ Asking you to provide details over the phone, including typing in your PIN then handing over your cards to a courier sent to your address (often after you have cut them up as instructed).

**Victims of  
courier fraud  
lost an average  
of £8,346**

Your bank or the police will never:

- Phone and ask you for your full PIN or full banking password.
- Ask you to transfer money out of your account.
- Send someone to your home to collect cash, PINs, cards or cheque books.



**ActionFraud**  
National Fraud & Cyber Crime Reporting Centre  
actionfraud.police.uk



#CourierFraud

takefive-stopfraud.org.uk

# What is Courier fraud?

Courier fraud occurs when people are duped into handing over money or valuables to criminals posing as couriers. Using a variety of different tactics, usually involving the impersonation of police officers and bank staff, criminals will call the victim and convince them into withdrawing a sum of money and handing it over to a courier who is sent to their home. The victim may be also convinced into handing over their bank cards, PINs, as well as high value items such as jewellery, watches and gold (coins or bullion).

## High value jewellery and gold bullion

Recent reports to Action Fraud have highlighted a sharp increase in instances of criminals instructing victims to purchase high value items such as jewellery, gold coins and gold bullion.

**Courier fraud** - This advice will help individuals protect themselves against falling victim to courier fraud.

## What you need to do

- **Your bank or the police will never** call you to ask you to verify your personal details or PIN. If you get a call asking you to do this, hang up, wait a few minutes and call your bank on a number you know to be genuine, such as the one on the back of your card.
- **Your bank or the police will never** send a courier to your home to collect your cash, bank cards, PINs, or any other valuable goods. Any requests to do so are part of a scam.
- **The police will not** contact you out of the blue and ask you to participate in an investigation that requires you to withdraw money from your bank, or to purchase high value goods, such as jewellery or gold.

## What to do if you've been a victim of courier fraud:

- If you've revealed your bank details over the phone or handed your card to a courier, call your bank straight away to cancel the card.
- If you suspect that you have been a victim of courier fraud, report it to Action Fraud by visiting [actionfraud.police.uk](http://actionfraud.police.uk), or by calling 0300 123 2040.

If you have been a victim of fraud or cyber crime, report it to us at [Actionfraud.police.uk](http://Actionfraud.police.uk), or by calling 0300 123 2040.



## Spot the signs



Someone claiming to be from your bank or the police calls to tell you about fraudulent activity but asks for personal information or your PIN to verify who you are.



They try to offer you peace of mind by having somebody pick the card up to save you the trouble of having to go to your bank or local police station.



They suggest you call back so you can be sure they're genuine, but when you try to return the call there's no dial tone.

## DON'T FALL VICTIM TO COURIER FRAUD

### How to protect yourself

- Be extremely wary of unsolicited phone calls, especially when someone is asking for your personal information and you feel you are being rushed. Stay in control and remember it's ok to say no to providing personal information.
- Don't rely on the phone number displayed. Fraudsters are able to disguise their number and can appear to be your bank or the police.
- Your bank or the police will never call to ask you to verify your personal details or PIN by phone, ask you to withdraw cash or offer to pick up your card by courier. Hang up if you get a call like this.
- If you call your bank back to check, use the phone number it advertises on its website and wait five minutes; fraudsters may stay on the line after you hang up. Alternatively, use a different line altogether to call your bank.
- Your debit or credit card is yours – don't let a stranger take it. You should only ever hand it over at your bank. If it's cancelled, destroy it yourself.

### How to report courier fraud or find out more

**Action Fraud:**  
Call 0300 123 2040 or find out more at [www.actionfraud.police.uk](http://www.actionfraud.police.uk)

**Avon and Somerset Police:**  
Call 101 or report an incident to us online [www.avonandsomerset.police.uk/report](http://www.avonandsomerset.police.uk/report)

