Police warn public of 'courier fraud'

Police Scotland has joined forces with the Metropolitan Police and other forces in England and Wales to raise the public's awareness of 'courier fraud', which is becoming more prevalent and was highlighted on the BBC's 'Crimewatch' programme last night.

This is where members of the public and businesses are targeted by fraudsters trying to illicit personal financial information in order to raid their bank accounts.

The scam works by a fraudster telephoning you, claiming to be from your bank or the Police. They tell you that there has been fraudulent activity on your bank account, and suggest that for security reasons you hang up and ring the bank using the number on the back of your card.

The caller will stay on the line, but play a dialling tone so the victim thinks they are calling their bank. In reality they are still connected to the original call, but either the same, or a different voice 'answers' and then takes enough information to allow them to access your bank account(s).

A more sophisticated version of this fraud has been operating in parts of Scotland where the caller persuades the owner of a small business, such as a farm, to set up new accounts and move all their funds into these accounts, which the fraudsters then promptly empty. A recent victim lost almost £20,000 to fraudsters in this particular scam.

Detective Inspector Arron Clinkscales of Police Scotland's Specialist Crime Departments said: "This is a clever manipulation of the natural human tendency to trust, getting

you to perform actions or divulge confidential information. We are currently working with the financial institutions to combat this. Police Scotland is committed to keeping people safe and would like individuals to keep their personal information safe at all times.

The best way to avoid becoming a victim of this type of fraud is to remember that your bank or the Police will never ask for your bank card and PIN numbers over the phone, and you should never divulge these to anyone, at any time."