

Criminals are using the current Coronavirus to try and trick people into handing over money and or personal information

PROTECT YOUR FAMILY AND FRIENDS FROM SCAMMERS BY SHARING INFORMATION AND ADVICE



ActionFraud
Report Fraud & Internet Crime
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The current Coronavirus pandemic is affecting people all over the world.

Scammers are taking advantage of the ongoing pandemic in order to gain money and personal information from victims.

It is important that you are aware of the ongoing scams and don't fall victim to becoming a money mule.

WANT TO EARN SOME EASY MONEY... BUT AT WHAT COST?

Criminals/scammers often use fake job advertisements or target people on social media about opportunities to make money quickly.

They usually target vulnerable groups such as young people and students or *those who have fallen on hard times*.

This may involve them asking you to receive money into your bank account and then withdraw it or transfer it into another account, letting you keep some money for yourself.

The money that you are being asked to transfer is from the proceeds of crime and what you are doing is called **money laundering**, which is illegal.

Involvement in money laundering can lead to a criminal sentence of up to 14 years in prison.

MONEY MULE

People recruited by criminals to pass money through their accounts are known as '*money mules*'.

A money mule is someone that is recruited by criminals to transfer illegally obtained money between different bank accounts.

Money mules receive the funds into their account and are asked to withdraw the funds or transfer immediately into another bank account, keeping some of the money for themselves.



Even if you are unaware that the money you are transferring was illegally obtained, you have played an important role in *fraud* and *money laundering* and can still be prosecuted.

Although the thought of making some easy money may be appealing, any money that you are given will be recovered by your bank as the proceeds of fraud and payments may be blocked/'bounced back'.

You will be the easiest link in the chain to track down as the money has come into your genuine bank account and your bank account will be closed down or frozen, details of the activity will be shared with other banks making it hard for you to open up a bank account in the future and you may be involved in a police investigation.

SAY HELLO TO EASY, SIMPLE CASH EARNED FROM HOME...

SAY GOODBYE TO YOUR BANK ACCOUNT.

WHAT TO LOOK OUT FOR

Scammers may post on social media and online forums offering the opportunity to make 'easy money' or use terms like 'squares', 'AC', 'Flips', 'easy cash schemes' or 'money transfer jobs'.

You may be approached by someone asking to use your bank account, either online or in person. You may be asked to open up another bank/financial account in your name and hand over the details for this account.





James Payper
15 November at 12.41

Message me now if you have a verified PayPal and want to earn between £4,000-£12,000 in 30 minutes

 Like  Comment  Share



Broke & need to make some serious 
 ?



DM me if you're interested! NO  TIME WASTERS 

WHAT YOU NEED TO KNOW

Bank accounts are private, anyone allowing their bank account to be used by an unauthorised person or have criminal funds go through the account would be breaching the terms and conditions of the Bank account. If you allow your bank account to be misused in any way, the bank will close your account and report you to credit agencies.

Your credit rating will be affected meaning it will be difficult to open another bank account or get simple credit, for example a mobile phone contract, car loan, student loan or even a mortgage.

Anyone allowing criminal funds to go through their bank/financial account is committing an offence of Money Laundering under the Proceeds of Crime Act. You could face up to 14 years imprisonment.

FOURTEEN MINUTES A WEEK TO MAKE FAST CASH...

FOURTEEN YEARS TO PAY THE PRICE.

IMPORTANT ADVICE

- Never give anyone details of your Bank Account or any financial account, your Bank card, PIN number, passcode or password – Bank/ financial accounts are private.
- Don't be persuaded to receive money into your account, even as a one off no matter how plausible it sounds.
- Be suspicious, question what you are being asked to do and do your research on any advertised jobs.
- If you have been approached, break off all contact, do not receive or move any money and seek advice.
- You can report the matter to Action Fraud and the police.
- You may see it as 'only transferring money' or 'letting someone use your account' but it's not as innocent as that.
- You would be helping criminals commit crime, often against vulnerable people.



IF IT SOUNDS TOO GOOD TO BE TRUE...

IT PROBABLY IS.

COVID-19 SCAMS

Individuals may pose as door-to-door Covid-19 testers in order to gain access to your home. No one is conducting 'cold call' testing. Any available testing will be publicized by the NHS. Whilst more people are at home individuals strangers may knock on your door offering to go shopping or collect prescriptions if you give them cash. These individuals will take your money and **not return** with items. If you need items collecting and you don't have family or friends

Keep vigilant don't open the door to strangers, if you are struggling with collecting prescriptions/shopping/supplies make contact with your Local Council Community Hub. Support Hubs are being set up across Greater Manchester. You can find the details on Council websites or contact the main switchboard for information. Older people can also contact their local AGE UK advice service to gain some assistance. **AGE UK NATIONAL HELP LINE 0800 678 1602**

Be aware of online scams when ordering items that are in short supply in stores. If you are making any purchases of any item do so from trusted sites, ask a friend or family member for their opinion/ advice before you place an order and where possible use a credit card to make the payment.

SCAM EMAILS AND TEXTS

There are a number of scam emails and text messages linked to the Coronavirus circulating at this time. Emails purporting to be from various organisations. Text messages advising people they have been out of their home amongst others.

Most will ask you to click on a link to gain either personal information such as bank details or load a virus onto your computer. Be extra vigilant don't click on links unless you can be sure they have originated from a trusted source important information will be conveyed by the NHS and other agencies through trusted channels.

HMRC SCAMS

If you receive an email or text again **DO NOT 'CLICK ON THE LINK'** do your own checks on the <https://www.gov.uk/government/organisations/hm-revenue-customs>

'Examples of HMRC related phishing emails and bogus contact' can be found on the gov.uk website.

As Part of the NHS promise to battle the COV- 19virus , HMRC has issued a payment of £258 as a goodwill payment. Follow the link to apply hmrc-cov19.payment.estrodev.com



The text (see below) being received from UK_Gov with the link to the new rules in force *is* a genuine email. This email does not ask for any personal information or money and the link *has* been confirmed to be safe.

GOV.UK ALERT
CORONAVIRUS
New rules in force now: you must stay at home. More info and exemptions at gov.uk/coronavirus
Stay at home. Protect the NHS.
Save lives



Action Fraud put out regular updates on scams on their website www.actionfraud.police.uk under 'News and Alerts' and also on twitter @actionfrauduk

Keep yourself updated by searching 'emerging coronavirus related scams' online.

ONGOING SCAMS

There are also ongoing scams that it is important that you are aware of in order to keep yourself safe.

We have received an increase in Amazon phone scam reports since the beginning of the year and it is important that if you receive a call from someone purporting to be from Amazon that you **do not** give out any of your details, **don't** press one and if you do have an account with Amazon, put the phone down, ring Amazon directly or check your account online.

The most important tips to keep yourself safe from scams are:

- ✗ Don't click the link
- ✗ Never pay via Bitcoin or iTunes/Googleplay vouchers
- ✗ Don't reply to phishing emails
- ✗ Don't feel pressured into anything, always take 5 to stop and think before parting with your cash or personal details
- ✓ Keep all your personal information to yourself
- ✓ Make sure your passwords are strong
- ✓ Always make sure you can verify who is really calling

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