



University and college students could become the victims of fraudsters

Fraudsters are targeting students

By Peter Faulkner

STUDENTS attending universities in Nottinghamshire are this week being warned to stay alert after it was revealed they have become the target for fraudsters.

Students are being conned out of thousands of pounds by scammers posting fake holiday job adverts online.

Crimestoppers says the fraudsters are posting ads on job sites with some posing as families looking for a nanny, the type of job that would suit students.

On average victims and their families caught up in the cons lose around £4,000, with one student's parents losing £10,000.

Awareness scheme SAFERjobs has seen employment scams worth £423,773 reported in the past year with more than 800,000 people reporting suspicious activity in that time.

SAFERjobs chairman Keith Rosser said: "The students who seem most vulnerable are those in their first year at university.

"They're trying to demonstrate to their parents that they can be independent and earn

on their own. But it's not just the students who suffer. In a lot of cases, they're borrowing money from their parents. We dealt with one case where a couple had lost £10,000 to a scam.

Other frauds involve work from home offering an unusually high salary, with victims unwittingly laundering money by cashing cheques or buying office supplies for their employer.

Call Crimestoppers on 0800 555 111 or through Crimestoppers-uk.org.

How do you choose a reliable tradesperson?

Checkatrade.com
Where reputation matters

Our trades and services have been vetted to high standards. In fact up to 13 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



When you're thinking about choosing your next tradesperson, take the guess work out of your decision.

Check out Checkatrade.com today!

How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

Our trades and services have been vetted to high standards. In fact 20 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

Sunrise Plumbing & Heating



So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.



Fraud rises by 26%

Criminals use personal information stolen through data breaches to commit fraud by using stolen card details

By Peter Faulkner

CRIMINALS do not discriminate. You can be young or old. You can be a man or a woman. You can be a banker or a dustman. They don't really care. All they want is your money.

Primarily the elderly and the vulnerable are the main targets because they are seen to be easy prey and are financially well off.

Well it seems the crooks are having the time of their lives because financial fraud losses for 2015 have soared by an astonishing 26% which means more and more people are getting stung. The losses came as the threat from deception scams and cyber attacks increases.

Figure released by Financial Fraud Action (FFA) revealed that £755 million-worth of losses were recorded in 2015 across payment cards, remote banking such as internet and mobile phone banking, and cheques.

The FFA, whose members include banks and credit and debit card issuers, said the figures reflect the "increasing threat" from impersonation and deception scams, including criminals stealing people's details to commit identity fraud.

A common way that criminals use to dupe someone into handing over their personal details is by cold calling, texting or emailing a victim, claiming to be from a trusted organisation, such as a bank, the police, a utility company or a government department.

Often, they will claim that the victim's account needs to be "updated" or "verified" and/or there has been suspicious activity on the victim's account.

They will then try to trick the victim into handing over personal details which can be used to commit fraud. Sometimes, they will trick the victim into transferring money directly to them.

There has also been a growth in sophisticated online attacks such as data breaches and malware, where malicious software is unknowingly downloaded onto a computer, FFA UK said.

Criminals use personal information stolen through data breaches to commit fraud directly, for example by using stolen payment card details to go on a spending spree online.

Impersonation and deception scams were on the rise, these are where criminals dupe the victims into giving away their personal and security details, FFA UK said.

The criminal then uses these details to gain access to their victim's account. Criminals are also increasingly targeting business and high-net-worth customers, it said.



Handy advice

Here are some tips from Financial Fraud Action UK (FFA UK) to avoid becoming a fraud victim:

- Your bank or the police will never phone you to ask for your four-digit card pin or your online banking password, even by tapping them into the telephone keypad; ask you to withdraw money to hand over to them for safe-keeping; or ask you to transfer money to a new account for fraud reasons, even if they say it is in your name.
- Banks and the police will never send someone to your home to collect your cash, pin, payment card or chequebook if you are a victim of fraud or ask you to purchase goods using your card and then hand them over for safe-keeping.
- Make sure you have the most up-to-date security software installed on your computer, including anti-virus. Some banks offer free security software. Check your bank's website for details.
- Only shop on secure websites. Before entering card details ensure that the locked padlock or unbroken key symbol is showing in your browser
- Always suspect any unsolicited emails that claim to be from a reputable organisation, such as your bank or the tax office and do not click on any links in the email.
- Make sure you are the only person who knows the pin for your card.
- Shield the pin with your free hand whenever you type it into a keypad in a shop or at a cash machine.
- Check your bank and card statements for unusual transactions. If you spot any, let your bank or card company know as soon as possible.

Anna is the new tough face of the criminal justice system

A 33-year-old barrister who has specialised in rape, gun crime and fraud cases has been appointed Britain's youngest ever criminal law judge – but she still finds time to sing in a choir and compete in triathlons.

Anna Midgley, a Cambridge graduate has been appointed a Crown Court recorder.

Her skills as a tough and forensic advocate earned her the respect of her peers and were recognised when she was put on the panel of approved rape and serious sexual offences prosecutors.

She also has a wealth of experience in cases of serious violence, drug plots, gun crime and major fraud.

In 2011 the Legal 500, regarded as the profession's bible, hailed her as "a very able junior who is ahead of her call" and according to her CV she is notable for her "precise and effective style of advocacy".

Ms Midgley started reading law at Cambridge University's Pembroke College.

Her profile on the Albion Chambers website states: "Anna has experience of both prosecuting and defending allega-

tions of manslaughter, rape and sexual crime and has been commended for her ability in cross-examining experts.

"Having prosecuted and defended in substantial white-collar fraud, Anna has the strategic and presentational skills required to make such cases comprehensible for a jury, and is familiar with management of highly voluminous cases.

"Anna is recognised for her thorough preparation and rigorous legal analysis, and has a precise and effective style of advocacy."

This crazy planet

An email that claims to have come from the cousin of a Nigerian astronaut is nothing more than a scam (or a joke) and if you get one ignore it...or you risk losing a lot of money

By Peter Faulkner

NIGERIAN fraudsters have conjured up some truly unbelievable schemes to extort money from residents in this country.

The frightening thing is that no matter how outlandish the scheme seems, thousands of people fall for it every year.

But I think their latest scam doing the rounds on social media is unlikely to fool anyone.

The social media post is about Nigerian astronaut Major Abacha Tunde who is stuck in space.

It is the most bizarre scam ever dreamt up and according to the message, below, he was Nigeria's first astronaut who was unwittingly left on board Salyut 8T secret Soviet space station in 1990 after his place on a return flight was taken up by cargo..

The email purports to come from Dr Bakare Tunde, the cousin of the former Nigerian astronaut, Air Force Major Abacha Tunde." (this part could be fact - the rest is pure fiction because just ask yourself why would you be getting an email from the cousin of a Nigerian astronaut.

It continues to explain that the Major



Genuine astronaut Tim Peake

Tunde became stranded on the Salyut 8T secret Soviet space station in 1990 after his place on a return flight was taken up by cargo.

Dr Tunde explains that his cousin was still getting paid for his years of ongoing solitary service, amounting to over \$15 million.

A cool 20 percent of that money could now be yours... if you pay the upfront costs,

as the law forbids civil servants to open and operate foreign accounts.

Unfortunately, there has never been a Nigerian person in space nor would it be possible to stay in space since the '90s without many cargo runs in between.

On top of that, the email says he's only been there for 14 years yet he was left stranded in 1990, suggesting that it might be old.

The email is of course a complete fabrication aimed at targeting and exploiting honest people - mainly the elderly and vulnerable.

It is designed to appeal to those gullible enough to believe they will ever see a return on their investment that Dr Tunde promises will come from the trust fund "in due course".

If you get an email like this I suggest you send it into space because if you respond then the chances are Dr Tunde (that probably isn't even his real name) will groom you into handing over your personal details and before you know it several thousand pounds of your hard earned cash have been siphoned off into space.

How do you choose a reliable tradesperson?

Our trades and services have been vetted to high standards. In fact up to 13 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.

Checkatrade.com
Where reputation matters



When you're thinking about choosing your next tradesperson, take the guess work out of your decision.

Check out Checkatrade.com today!

News in brief

Gang is jailed

A GANG who targeted the elderly in a £1 million Spanish timeshare scam have been jailed for a total of more than 30 years.

Up to 38 people were swindled out of cash in the 'ruthless' two-year con, including one who lost £250,000 and another who was left suicidal after being duped. The cold-calling gang have now been jailed for a total of 32 years.

They included Emma Jelf, aged 44, of Shenston Avenue, Stourbridge and Luke Jiminez, 25, of Atlantic Road, Kingstanding, who were each sentenced to eight years for conspiracy to defraud.

Women targeted

WOMEN are six times more likely than men to be duped by an online shopping fraud. Criminals appear to be deliberately targeting female consumers for internet scams, City of London Police warned.

But while women are more likely to be hit, men lose on average three times as much money to online criminals, a new analysis by the force shows.

"Data showed that women were six times more likely to become a victim of online shopping and auction fraud, which suggests fraudsters are targeting women who shop online," said a police spokesman.

What's in a word

HACKERS would have stolen \$1bn (£700m) in an online heist last month involving the Bangladesh central bank and the New York Federal Reserve if it had not been for a spelling mistake.

The unknown thieves still managed to get away with \$80m (£56m), making it one of the largest known bank thefts in history.

Banking officials said the hackers misspelled the word "foundation" when trying to steal from the Shalika Foundation. They actually wrote "fandation" which then prompted a routing bank, Deutsche Bank, to get the transaction halted.

Fake airbags on e-Bay

"We urge anyone who has concerns about a possible counterfeit car part they may have, to contact their nearest authorised car dealer who can determine it is safe and roadworthy."

By Staff Reporter

IT amazes me the things criminals will do to earn a dishonest living, but putting innocent lives at risk is bottom of my list.

Motorists across the country are being warned their cars could have potentially deadly counterfeit airbags following the arrest of a suspect accused of selling fake equipment on eBay.

The man was arrested in Dorset as officers told 680 people to urgently return their vehicles to manufacturers after buying his stock online.

Police officers launched an investigation after Honda Motor Europe discovered counterfeit airbags were being sold at half their normal prices.

Factory analysis showed "they would not deploy as a genuine airbag would on collision, presenting a clear danger to the public", City of London police said.

"Every individual has been advised to make contact with their local dealership immediately so that their vehicle receives the necessary checks to ensure it is safe," a statement added.

It is understood that 148 of the consumers affected purchased suspected counterfeit Honda CRV and Accord airbags.

A 34-year-old man was arrested in Blandford Forum on suspicion of counterfeiting and money laundering offences.

Officers seized approximately 100 suspected counterfeit airbags, financial documents and computers.

Staff from the Ministry of Defence also went to the address as a precaution due to the presence of explosives in the airbags.

As a result of financial investigations, 680 people were identified by officers from payment records relating to eBay vendors using the names 'EU_Trading', 'OMNADRENIK1984' and 'barbo2007'.

It has been established that purchases have been made by a wide range of small and medium businesses and individuals.

Officers are currently establishing if the remaining 532 purchases



Beware if you bought airbags online

concern other counterfeit manufacturer car parts. The counterfeit Honda airbags had been on sale since September 2013 for approximately £170.

Superintendent Maria Woodall of the City of London Police said: "We are urging anyone who has concerns about a possible counterfeit car part they may have, to contact their nearest authorised car dealer.

"They will have the expertise to examine the vehicle and determine if it is safe and roadworthy. Furthermore, if you suspect you have purchased a counterfeit product or have come into contact with a counterfeit website please report the matter to Action Fraud."

NOTTS



newsround

Timeshare crooks jailed

OLD people in the Midlands are safe for a while from the clutches of fraudsters Luke Jimenez and Emma Jelf. Both will be spending the next eight years behind bars.

The two of them were part of a fraud gang who targeted the elderly in a £1 million Spanish timeshare scam, all jailed for a total of more than 32 years.

Up to 38 people in the Midlands were swindled out of cash in the 'ruthless' two-year con, including one who lost £250,000 and another left suicidal after being duped.

The cold-calling gang included Emma Jelf, 44 of Shenston Avenue, Stourbridge and Luke Jimenez, 25, of Atlantic Road, Kingstanding, who were each sentenced to eight years for conspiracy to defraud.

One victim paid out £165,000 and had been given "promise after promise" that he would get his timeshare sale. But it cost him his life savings and his 28 year marriage.

Sex traffickers jailed

TWO sex traffickers from Nottingham have been jailed for a total of 14 years.

Istvan Vinter, 57, received a total sentence of eight years for his role, and his partner, Maria Gaspar, 23, got six years at Nottingham Crown Court.

The couple, of Woodborough Road, St Ann's, trafficked women into the UK for sham marriages.

Judge Michael Stokes said they were engaged in a scheme, the object of which was to breach the UK immigration laws, by arranging the trafficking of the women, principally from Hungary, for the purpose of taking part in sham marriages.

Support the firefighters

FIREFIGHTERS across the county are gearing up for a series of fundraising car washes to help boost funds for The Fire Fighters Charity.

Motorists can take their cars along to their local fire station in Nottinghamshire for a wash and brush up in return for a donation to the charity.

All proceeds will go towards offering vital rehabilitation and support to firefighters, fire and rescue support staff and their families to help them recover from illness and injury, and helping them back to work.

Nationally, the car washes are the biggest fundraiser of the year for The Fire Fighters Charity and, in Nottinghamshire alone, are expected to raise hundreds of pounds.

Last month fire crews at Stockhill Fire Station received an award from the charity after being named as the fire station which had raised the most money - £764 - in the whole of the East Midlands at a car wash event held in September.

End of the road for fraudster

FRAUDSTER James Turner was told by a judge that he had "come to the end of the road" as he jailed him for more than two years.

The security firm boss of Brownlow Drive, Rise Park, went missing on the day he was due to be sentenced last month because he feared going to jail, but was found after four days and sentenced at Nottingham Crown Court.

Turner, who ran a security business under different names over five



Bikers bring a smile to kids faces at Easter

BIKERS in Nottinghamshire again helped to bring a smile to the faces of some of the county's less fortunate children when they took part in the 35th Nottinghamshire Easter Egg Run on March 29.

The event saw hundreds of bikers joining the convoy from the Goose Fair site in Nottingham to Mansfield Fire Station, where they donated Easter eggs to disadvantaged children and those with additional needs.

On arrival at the station, refreshments were provided along with trade stands, motorcycle safety demonstrations and a raffle.

This was the ninth consecutive year that Nottinghamshire Fire and Rescue Service (NFRS) has hosted the event and organisers were hoping it would attract as many kind-hearted bike owners and their families as in recent years.

years, had admitted pocketing £300,000 of VAT, instead of handing it over to HM Revenue and Customs.

Solar panel convictions

PHILIP Mark Harris, 49, of Kingsbridge Devon and Roy John O'Grady (45), 45, of Olton Road Solihull have been found guilty of fraud at Birmingham Crown Court.

The offences concerned the pair (along with a third man, Julian Mark Attwood of York Ave Bromsgrove) offering so-called 'free solar panels' deals using two fake companies, Solar Energy Company UK Ltd and Solar 4 Free Ltd.

Ninety victims across eight local authorities in the West Midlands lost £30,000.

Drug-sniffing dog patrol

POLICE officers have been working with a specialist drugs dog in Nottingham to reduce drug taking and dealing.

In separate incidents, two people were admitted to hospital after falling seriously ill after they had taken drugs during a night out in Nottingham.

Both are now recovering at home, but the incidents prompted the force and Nottingham University NHS Hospitals Trust to issue a warning about the risks posed by drug-taking.

News in brief....

Fake toys lead to £6,000 fine

A KINGSTON-based company and its director have been ordered to pay more than £6,000 for supplying counterfeit toys "which could have choked a young child".

Trading Standards officers seized the brightly coloured soft toys during checks on market stalls in central Harrow.

The toys were traced to the Dashmesh Company Ltd and its director Jalinder Ahuja, of Fleetwood Road.

The counterfeit toys did not display the correct labelling, had small parts that presented a choking hazard to children and did not show any suitable safety warnings.

The company was fined £4,500 and ordered to pay a victim surcharge of £120, plus £1,930 in costs, by Willesden Magistrates Court. Ahuja, 41, was fined £500 and ordered to pay a victim surcharge of £50 and £215 costs.

Garage owners sent to jail

THE owners of a garage that fraudulently issued MOT certificates for thousands of vehicles have received jail sentences.

Following a Driver and Vehicle Standards Agency (DVSA) investigation, the owners and two MOT testers at the Khyber and Berbice Garage, Endsleigh Industrial Estate, Southall, pleaded guilty to conspiring to fraudulently issue MOT certificates.

Shorab Jadunandan and Sanjay Spolia employed Graham Cahill and Olayinka Fadayomi as MOT testers. Certificates were being issued for cars that had never been tested on the premises. An investigation revealed that more than 4,000 MOT certificates had been issued under the name of MOT tester Graham Cahill.

Southwark Crown Court sentenced Jadunandan and Fadayomi to 18 months imprisonment, Cahill 16 months and Spolia 6 months, suspended for two years. Cahill also ordered to undertake 100 hours of unpaid work.

Sex games shock

"This type of crime can often be difficult for victims to deal with and there is a risk that people who are targeted may be tempted to pay the offenders."

By Peter Faulkner

MEN nationwide are being targeted in a frightening new Facebook scam that can end with a blackmail demand.

Fraudsters are contacting young men on the Facebook and Twitter network and convincing them to strip before initiating intimate acts.

It seems like silly men's games, but the men become victims in a bizarre and quite frightening game.

Days later after stripping 'for a laugh' the victims are contacted by the scammers who demand money and threaten to upload and share the videos on Twitter and Facebook.

The scheme has become such a widespread phenomenon that police are advising social media users to keep an eye out for strange friend requests.

Police Constable Leroy Legrande, from Hertfordshire Police's Cyber and Financial Investigation Unit, said: "This type of crime can often be difficult for victims to deal with and there is a risk that people who are targeted may be tempted to pay the offenders."

"They hope that paying may prevent them being put through an embarrassing ordeal."

However once the fraudsters have images of you they could blackmail the victim over and over again. There is no guarantee it will stop.



PC Legrande added that victims may be afraid to come forward due to the embarrassing nature, yet it has encouraged some people to do so.

"We are urging people to use caution when accepting friend requests on social media from unknown people," he said.

"If you are contacted by someone on Facebook or any other internet network, please remember that they might not be who they say they are or might not have honest intentions. Contact the police via

101 if you think you have been a victim."

Cheshire Police warned over a similar incident in June last year when a man was embroiled in an online sex scam over Facebook.

A doctored image of the victim was sent to his employer's Facebook profile after he befriended a stranger on the site.

The image appeared to show him having sex in the presence of a child, police said. He then received a message asking for £7,500 to stop the photograph going viral.

News from home and abroad

Police chief tells crime panel: I was scammed

PROOF that no-one is safe from fraudsters – even Leicestershire's police and crime commissioner Sir Clive Loader was a victim.

Sir Clive (pictured right) said criminals made two unauthorised transactions using his Mastercard and a third suspicious payment was blocked by the company.

He said he doesn't know how the crooks obtained his details and reported the matter to the police. The crooks tried to rack up nearly £2,500 on his credit card, but the payment was blocked by the company.

Sir Clive highlighted the scam at a meeting of the police and crime panel while outlining his plans to commit an extra £500,000 to tackling cyber crime, counter-terrorism, extremism and radicalisation.



Bubble is burst

ITALIAN financial police have hailed the discovery of more than 9,000 bottles of fake Moët & Chandon champagne in a shed in the countryside near Padova as one of the most significant seizures of counterfeit bubbly in Europe.

The Guardia di Finanza estimated the illicit loot would have been worth about /350,000 (£266,534), but could have earned the alleged counterfeiters more than /1.8m had they been able to use 40,000 fabricated Moët & Chandon labels that were also discovered.

Police in Padova said an analysis of the supposed champagne revealed it was sparkling table wine.

Financial police in Padova who were examining a separate business happened to come across a bottle of champagne with a label on it that lacked a manufacturing serial number.

IBM fraud fighters

IBM as acquired IRIS Analytics, a privately held company specializing in real-time analytics to help combat payment fraud.

Based in Koblenz, Germany, IRIS offers a real-time fraud analytics engine that uses machine learning to generate rapid anti-fraud models.

It also simultaneously supports the creation and modification of ad-hoc models proven successful on various sized payment platforms, IBM said.

Financial terms of the deal to acquire IRIS Analytics were not disclosed. IRIS Analytics is IBM's first acquisition of 2016.

The IRIS technology acts as a "virtual analyst" to help identify new fraud patterns, and it applies machine learning models to help analysts detect fraud and act quickly to help reduce fraudulent events, the company said.

Company liquidated

A COMPANY offering carbon credit and diamond opportunities lied and cheated investors, the High Court in London heard.

Mulberry Wynford was marketed as a global business with an investment track record going back more than 150 years and with offices in London, New York, Hong Kong and Dubai.

The reality was the company had a mail forwarding service in the heart of London's financial district and operated from a serviced office with just two directors – Michael Bashir and Andreas Christodoulou.

The business caught the intention of the government's Insolvency Service as the supplier of carbon credits to another firm wound up in the public interest by the High Court for duping investors.

The court was told that Mulberry Wynford kept poor records and denied selling carbon credits but was caught out when the Insolvency Service found documentation proving they had been sold and swindled investors across the UK, Ireland and South Africa out of an unknown amount of money.

As a result of the evidence, the court ordered the company into liquidation.

Canary Island warning

RESIDENTS travelling abroad have been warned to be extra wary of scammers and dishonest traders operating in the Canary Islands, with reports of people losing as much as /7,000 in credit card scams.

The European Consumer Centre (EEC) issued the warning to holidaymakers today, telling them to be extra vigilant and to "watch out for unscrupulous traders when abroad."

The warning comes as a number of Irish people who have travelled to the Canary Islands have reported incidents where they have been lied to, subjected to 'aggressive selling practices', and in some cases had their credit cards significantly overcharged.

In many cases, elderly people are the ones who are targeted.

Examples of types of scams include a woman who had bought a tablet for /160 while in Spain and paid for the device on her credit card.

She was asked to pay again for "broadband and additional services" and was unknowingly charged /5,000.

In another case a man bought a number of electronic goods and was charged /5,000 – far more than they were worth.

Parents not too appy

HERE'S a warning for parents who might want to know why their credit or debit card had some unexplained purchases.

Some 12% of secondary school-age children have accidentally spent money on 'in-app' purchases. A further 7% of 11-18-year-olds have received a big phone bill due to accidental in-app purchases.

The findings come from a survey by charity Childnet for PhonepayPlus, which said that the young people it spoke to gave several reasons for being caught out by unexpected costs.

These included not understanding that in-app purchases were 'real money'; accidentally clicking on the purchase; and not realising the payment would go through automatically with stored passwords. Some 59% had paid for an app and 37% had spent money on an in-app purchase.

Londoners fleeced

CONMEN are fleecing Londoners out of nearly £3 million a month in a range of sophisticated investment scams.

Thousands of people are falling victim to cons involving speculating in goods ranging from rare metals and wine to property and alternative energy.

Police say there is evidence of scammers targeting the elderly to get hold of pension savings in the wake of the recent financial reforms. A number of elderly victims put money into what they believed were "Government over-65 bonds" – but which turned out to be fake investments.

City of London Police are also reporting a surge in investment scams operating from some of the Square Mile's top addresses, including Tower 42. Figures show that between February and April this year 115 victims reported losing £8.2 million – a rate of £2.7 million a month, or £92,134 each day, in investment frauds alone.

Good Citizen award is just another way to take your cash

POLICE have issued a warning about a phone scam where individuals are duped into thinking they have won thousands of pounds for being a 'Good Citizen'.

Action Fraud, the UK's national reporting centre for fraud and internet crime, has been receiving reports of the advanced fee fraud whereby suspects phone a member of the public and claim to be calling on behalf of the UK (or British) Government Grant Department.

The fraud team said the scammers go on to state that the individual has won a

Good Citizen Award – of typically £8,000 – and that the grant can be released for a fee (of around £210).

A spokesman for Action Fraud, which has close links to police forces across the country, said: "Fortunately, very few members of the public have lost any money as a result of this scam but have reported to Action Fraud in order to help build a picture of this fraud and protect others from falling victim to it."

Protect yourself

There is no genuine Good Citizen Award

scheme in the UK that operates by cold calling "winners" and asking for an upfront fee to release a grant.

If you receive a call that claims to represent such a scheme, it is a scam. End the phone call – do not give out any personal or financial data.

If you, or anyone you know, have been affected by this fraud or any other scam, report it to Action Fraud by calling 0300 123 2040 or visiting www.actionfraud.police.uk.

Sssh, someone's listening

As the call has been redirected, the criminals record every word being said and making a note of all the victim's security answers and personal details.

By Staff Reporter

WE all know how sophisticated fraudsters have become, but they seem to be one step ahead of the police and the banks with their latest scam.

Because it doesn't matter who you are this latest scheme has the feel of a genuine operation.

However, the fraudsters are obtaining genuine banking customer security information and getting access to accounts by performing "man-in-the-middle" vishing scams.

The scam begins with fraudsters contacting people by text, letter or email claiming to be from their bank, and asks the victims contact them on a telephone number provided.

The victim phones the number provided, and the scammers redirect them to the bank. The number is real and the bank is genuine.

But as the call has been redirected, the criminals record every word being said and making a note of all the victim's security answers and personal details.

The criminals then phone the bank at a later date purporting to be their customer and exploit the genuine credentials and security information gained to request a range of payments to be made from the accounts.

The reason why this scam is so successful is because the fraudster's presence is unknown to both the victim and the bank. In one report made to Action Fraud a victim was contacted directly by the scammers purporting to be the bank to request



Fraudsters can now record your chat when you talk to your bank

further details so that validation could be gained for further transactions.

It is unknown how victim details become compromised originally. In some instances victims have already been locked out of their telephone banking through incorrect security details being provided.

How to protect yourself from man-in-the-middle vishing scams

- Never provide personal or financial details to an unsolicited caller.
- Always contact the bank on a trusted

number found on their website or correspondence that is known to be authentic, such as a statement.

■ When contacting your bank, please request confirmation of any possible communication made by your bank, prior to giving out any personal details.

To report a fraud and receive a police crime reference number, call Action Fraud on 0300 123 2040 or use our online fraud reporting tool.

How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

Our trades and services have been vetted to high standards. In fact 20 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

Sunrise Plumbing & Heating



So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.

News in brief....

Bank in scams fight

NATWEST bank in Reading town centre hosted an event warning people of the perils of falling prey to banking scammers.

The bank collaborated with Reading Borough Council's trading standards team and Thames Valley Police at the branch in Market Place on February 29 and customers and members of the public were invited to drop in and get some useful tips on how to keep safe and secure.

Branch manager Rebecca Galvin and her team answered questions and spoke to people about the best ways of protecting themselves, their friends and relatives when it comes to fraud and scams operating in Reading.

Cracking down on tax

THE European Commission wants to implement new measures to counter multi-billion frauds on sales taxes, but it may result in more costs and red tape.

Value Added Tax frauds cost European Union states almost 170 billion euros (£134.6 billion) a year in lost revenues. Nearly a third of this results from scams in sales between EU countries, known as carousel or missing trader frauds.

Commission Vice President Valdis Dombrovski said this was unacceptable and told the weekly EU executives meeting that the Commission is considering tackling this illegal activity by changing the way VAT is collected in EU countries.

Jail for fraudsters

TWO rogue builders who stole more than £12,000 from elderly and disabled homeowners in Northamptonshire after they overcharged for unnecessary, poor quality repair work have been jailed.

Sean Lowther and James Delaney Junior called at homes in Northampton and Wellingborough between January and December 2014 and told residents work needed to be carried out on their property.

Northampton Crown Court heard the men tricked their victims, including a disabled man who was recovering from two strokes, into handing over money up for repair work. The worst case was a retired local woman who lost £6,000.

Evil rat faces jail

"This was a terrible way to treat an older man, tricking him into signing over his home where he had lived as an adult for 45 years and previously grew up in with his parents,"

By Terry Bird

LAWRENCE Rooney is one of the dirtiest rats I have ever come across.

Conning old people is despicable enough, but Rooney is that immoral he tricked a pensioner into signing over the ownership of his £300,000 home in Orpington.

Now Rooney has been found guilty of conspiracy to defraud at Inner London Crown Court and will be sentenced this month.

Rooney, 46, from Saxilby, Lincolnshire, was convicted after a 10-day trial following a prosecution brought by Bromley Trading Standards.

The court heard how the victim, a 78-year-old man who had lived in the house since 1970, was cold called in March 2013 by Rooney and another man and offered property repairs.

The pensioner agreed he needed work done on the house but didn't have the money to pay for it.

After striking a deal with the traders, the man was taken to solicitors in Sutton by two men and given paperwork to sign which effectively signed the house over to Rooney. He was later told by another man that he had to leave his home.



Inner London Crown Court where Rooney was sentenced

The victim was never given a bill, nor told how much he owed.

In a hearing following the trial, Rooney indicated he was prepared to transfer ownership of the house back to the victim and the case was adjourned for sentencing in April 2016. Now he could face prison.

"This was a terrible way to treat an older

man, tricking him into signing over his home where he had lived as an adult for 45 years and previously grew up in with his parents," said Cllr Kate Lymer, executive member for public protection and safety.

"We are now working with his family solicitors to ensure the property is rightly transferred back to him."

By Watch Out reporter

NOTTINGHAMSHIRE businessman Gia Kamali has been fined £15,000, hit with £14,000 costs and sentenced to three separate prison sentences for breaching fire safety regulations.

Mr Kamali, the responsible person at Mirch Massala indian restaurant at Station Street, Mansfield Woodhouse, pleaded guilty to six charges relating to breaches of a Prohibition Notice, inadequate fire alarms, inadequate escape routes and inadequate maintenance relating to sleeping accommodation above the restaurant.

He accepted that these failings had placed staff who used the upper floors of the premises at risk of death or serious injury in the case of a fire.

Fire Protection Officers from Nottinghamshire Fire and Rescue Service first visited the premises following concerns having been raised on 14 October 2013.

On inspection, they identified a number of deficiencies including the only escape staircase from the upper floor unprotected from any fire in the kitchen, a lack of adequate fire doors, a lack of fire detectors and alarms and a lack of emergency lighting.

Given the level of risk to persons using the upper floor, a Prohibition Notice was served preventing use of the first floor except for storage. Inspections in April 2014, November 2014 and May 2015 revealed breaches of that Notice including use of the first floor for sleeping.

At Nottinghamshire Crown Court His Honour Judge Spencer imposed on Mr Kamali the following:

- Fines of £15,000 in relation to inadequate fire alarms, escape routes and maintenance;
- one month, one month and two month sentences of immediate imprisonment in relation to the respective Prohibition Notice breaches, each to run consecutively;
- an order for prosecution costs of nearly £14,000.

In passing the sentences, the Judge gave credit for Mr Kamali's guilty pleas and acknowledged the personal impact the sen-



Nottinghamshire Crown Court

Restaurant boss put staff lives at risk

tence would have on him, coming the day after the birth of his third child. It was said that the sentences would have been greater but for these circumstances.

His Honour Judge Spencer remarked during the sentencing that the premises had been a "death trap".

He went on to say that Mr Kamali had made no attempts to improve fire safety measures at the premises and had only "paid lip service" to the Prohibition Notice and the warnings given by the fire and rescue service. He described Mr Kamali as "either arrogant or unthinking".

In stating that the sentence of imprisonment must be immediate, not suspended, the Judge said that "a message has to get home" that Prohibition Notices are serious

measures that should not be taken lightly.

Station Manager Tom Clark, Fire Protection Officer for Nottinghamshire Fire and Rescue Service, echoed the thoughts of the Judge saying: "We welcome and support the comments made by his Honour Judge Spencer.

"Prohibition Notices are only issued where there is an immediate risk to life or serious injury to those using the premises.

"We will always seek to work with and support business owners. However, staff, members of the public and visitors using premises should feel reassured that they can do so safely.

"We hope that sentences such as these confirm to the public that we do take fire safety matters very seriously."

How do you choose a reliable tradesperson?

Our trades and services have been vetted to high standards. In fact up to 13 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.

Checktrade.com
Where reputation matters



When you're thinking about choosing your next tradesperson, take the guess work out of your decision.

Check out Checktrade.com today!