

Press Release

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REF FRAUD

Take five to stop fraud

People across Nottinghamshire are being asked to take five to stop fraud and ensure they do not fall victim to a fraudulent attack by phone, text, email or online.

Everyone should always take five minutes to reflect and step back from the situation if a phone call, message or online exchange requests personal or financial information.

Even if an individual says they are the bank or other trusted organisation, you still need to take the time to stop and think about what's really going on.

That's the message from Nottinghamshire Police, Nottinghamshire Fire and Rescue and Nottinghamshire local councils, all represented on The Safer Nottinghamshire Board.

Always take a step back to take the five minutes and follow these key steps to avoid falling victim to fraud:

- A genuine bank or organisation will never contact you out of the blue to ask for your PIN, full password or to move money to another account. Only give out your personal or financial details to use a service that you have given your consent to, that you trust and that you are expecting to be contacted by.
- Never automatically click on a link in an unexpected email or text.
- If you're approached with a request for personal information, don't provide it.
 Instead, contact the company directly using a known email or phone number.
- Don't assume an email or phone call is authentic. Just because someone knows your basic details such as your name and address or even your mother's maiden name, it doesn't mean they are genuine.
- Be mindful of who you trust criminals may try and trick you into their confidence by telling you that you've been a victim of fraud. They can also make any telephone number appear on your phone handset so even if you recognise it or it seems authentic, do not use it as verification they are genuine.
- Don't be rushed or pressured into making a decision.
 Under no circumstances would a genuine bank or some other trusted organisation

force you to make a financial transaction on the spot. They would never ask you to transfer money into another account for fraud reasons.

- Listen to your instincts. If something feels wrong then it is usually right to question it.
- Stay in control. Have the confidence to refuse unusual requests for personal or financial information. It's easy to feel embarrassed when faced with unexpected or complex conversations. But it's okay to stop the discussion if you do not feel in control of it.

Remember to #Tell2 and simply tell two friends or family members to be mindful of scams too, especially those who may be vulnerable or elderly.

Nottinghamshire Police's Assistant Chief Constable Steve Cooper said: "Increasingly fraud is becoming more complex and deceptive, much of which is targeted at vulnerable and elderly people.

"You wouldn't let a burglar into you home so don't let a fraudster in via their methods of contacting you. That can be via your home phone, the internet, mobile phone, door stepping or through letters.

"Fraudsters pose as persons in authority, create a sense of urgency to the situation or contact victims when they are expecting something to happen.

"Our advice would be to hang up on cold calls from any company as fraudsters lie and identity theft can purport to be any business. This could be your bank, so we would echo the aim of this campaign and 'take five' to verify by a trusted means.

"This is why we state to take five minutes, hang up, make a brew and then ring the number known and not the one given in a text or phone call, or ring the number from a trusted phone.

"We want everyone to talk about fraud and we would encourage to spread this advice and awareness to your friends, family and those vulnerable in the community so they aren't scammed in the future."

Anthony May, Chair of the Safer Nottinghamshire Board said: "Whether over the phone, by text, email or online, even if someone claims they're the bank or an organisation you know, you still need to take the time to stop, think and take five about what's really going on when someone contacts you.

"Deep down, many people already know these basic rules on how to beat financial fraud, everyone just needs to take a breath and stay calm to remember them.

"You can play your part by remembering to also #Tell2 and make sure two family or friends are aware of the need to take a step back and think if anyone requests personal or financial information."

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