

Crime and Disorder Select Committee

Scrutiny Review of Fraud Awareness (Personal)

**Final Report
April 2021**

Crime and Disorder Select Committee
Stockton-on-Tees Borough Council
Municipal Buildings
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Select Committee - Membership

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Acknowledgements

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- Craig Willows (Community Services Manager) – Stockton-on-Tees Borough Council (SBC)
- Jimmy Jones (Trading Standards Manager) – SBC
- Calum Titley (Team Manager, Adult Safeguarding Team) – SBC
- Sarah Wilson (Commissioner’s Officer for Consultation & Engagement) – Office of the Police and Crime Commissioner (OPCC) for Cleveland
- Jim Forster (Detective Inspector, Economic Crime Unit and Cyber Crime) – Cleveland Police
- Dave Mead (Service Manager) – Victim Care and Advice Service (VCAS)
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Foreword

On behalf of the Crime and Disorder Select Committee, we are pleased to present the final report and recommendations following our review of Fraud Awareness (Personal).

Becoming a victim of fraud can be devastating for an individual, not only resulting in potentially significant financial loss, but also in undermining a person's confidence and trust in others, and creating a debilitating fear of future victimisation. With this in mind, it is alarming that incidents of fraudulent activity appear to be on the increase, with the ongoing COVID-19 pandemic presenting yet more opportunity for manipulative scammers to seek gain through nefarious means.

Whilst it is easy to be despondent about the rise in reported cases (which will be but a fraction of what is actually taking place), the Committee was encouraged by the pro-active and widespread efforts of local and national organisations to raise awareness of fraud in an attempt to reduce risk to residents. In compiling this report, we hope that our work has provided a useful overview of such endeavours and has helped shine further light on this despicable crime. Critically, a clear message that everyone should heed is that anyone, at any time, is vulnerable to fraud.

We would like to thank all those who contributed to this review, in particular the excellent contributions from the Council's Trading Standards team, Cleveland Police, and the Victim Care and Advice Service (VCAS) who provide invaluable support to victims, many of whom will be repeatedly targeted as their information is sold-on to other fraudsters. Sadly, this crime will continue to evolve, and it is the responsibility of the Council, its regional and national partners, and indeed residents themselves to share information, and continue to raise awareness of new and emerging scams across all available platforms in order to reduce risk to the local population.



Cllr Pauline Beall
Chair
Crime and Disorder Select Committee



Cllr Paul Weston
Vice-Chair
Crime and Disorder Select Committee

Original Brief

Which of our strategic corporate objectives does this topic address?

The review will contribute to the following element of the Council Plan 2020-2023 vision:

Making the Borough a place where people are healthy, safe and protected from harm

- People live in cohesive and safe communities
- People are supported and protected from harm

What are the main issues and overall aim of this review?

A wrongful or criminal deception intended to result in financial or personal gain, fraud covers a variety of misdemeanours including cyber-crime, doorstep crime, and telephone and postal-enabled offences. However, unlike other crime types such as theft, burglary or assaults which are reported directly to Cleveland Police, fraud cases are instead reported to a National Recording Centre based in the City of London known as Action Fraud.

Action Fraud collate any received information and, where appropriate, send investigation packages to the Force where the offender resides, notifying the Force covering the area where the victim resides. The vast majority of fraud offences are perpetrated from outside of the Cleveland area (and often from outside of the UK) though, making investigation and detection extremely difficult.

The impact upon victims of fraud can be devastating, with people sometimes losing their life savings. The Victim Care and Advice Service (VCAS) (which offers free, independent and confidential support for individuals and their families throughout the Cleveland and Durham areas) receive between 150-170 such victims every month, though the current thinking is that about 5% of victims actually report an offence, meaning that the actual figure will be between 3,000 and 3,500 victims per month.

The emergence of COVID-19 in 2020 has led to numerous reports of increasing fraudulent activity, with the Association of Certified Fraud Examiners (ACFE) (badged as the world's largest anti-fraud organisation) stating that the pandemic is the perfect storm for fraud. Within such a context, this review will therefore aim to:

- Understand the process for reporting (personal) fraud offences, including the role of key stakeholders in the handling of cases.
- Establish how the public are made aware of the required reporting mechanisms and how this is reinforced by local organisations, including work around reducing the risk of becoming a victim of fraud.
- Ascertain the ways in which local victims of fraud are identified and supported.
- Identify any local COVID-19-related fraud concerns and whether any targeted awareness-raising / support may be required.

The Committee will undertake the following key lines of enquiry:

What is the role of Action Fraud and how does it operate?

What is the current status / situation with Action Fraud from the perspective of the Council and its relevant partners?

How are the public made aware of Action Fraud and the ways in which they can report

this type of crime? How is this reinforced by the Council and its partners?

How does the Council and its relevant partners highlight this issue and help in reducing the risk of people becoming a victim of fraud (e.g. anti-fraud campaigns / messages)?

What support mechanisms are currently in place for victims of fraud (e.g. Local Authority, Cleveland Police, Office of the Police and Crime Commissioner (OPCC), VCAS)?

Impact of COVID-19 on cases of fraud.

Provide an initial view as to how this review could lead to efficiencies, improvements and/or transformation:

This review will help to raise awareness of the prevalence of fraud, reinforce reporting mechanisms and highlight the avenues of support for victims. In a rapidly changing world due to the ongoing COVID-19 pandemic, it may also be able to identify emerging threats and possible areas for future targeted awareness-raising and support.

1.0 Executive Summary

- 1.1 This report outlines the findings and recommendations following the Crime and Disorder Select Committee's scrutiny review of Fraud Awareness (Personal).
- 1.2 A wrongful or criminal deception intended to result in financial or personal gain or loss, fraud covers a variety of misdemeanours including cyber crime, doorstep crime, and telephone and postal-enabled offences. However, unlike other crime types such as theft, burglary or assaults which are reported directly to Cleveland Police, fraud cases are instead reported to a National Recording Centre based in the City of London known as Action Fraud.
- 1.3 Action Fraud collate any received information and, where appropriate, send investigation packages to the Force where the offender resides, notifying the Force covering the area where the victim resides. The vast majority of fraud offences are perpetrated from outside of the Cleveland area (and often from outside of the UK) though, making investigation and detection extremely difficult.
- 1.4 The impact upon victims of fraud can be devastating, with people sometimes losing their life savings. The Victim Care and Advice Service (VCAS) (which offers free, independent and confidential support for individuals and their families throughout the Cleveland and Durham areas) receive between 150-170 such victims every month, though the current thinking is that about 5% of victims actually report an offence, meaning that the actual figure will be between 3,000 and 3,500 victims per month.
- 1.5 The emergence of COVID-19 in 2020 has led to numerous reports of increasing fraudulent activity, with the Association of Certified Fraud Examiners (ACFE) (badged as the world's largest anti-fraud organisation) stating that the pandemic is the perfect storm for fraud.
- 1.6 The aim of this review was principally two-fold: firstly to raise awareness of fraud against the person, and secondly to ascertain the ways in which local victims of this crime are identified and supported. In addition, the Committee sought to understand the process for reporting (personal) fraud offences, including the role of key stakeholders in the handling of cases, and establish how the public are made aware of the required reporting mechanisms (and how this is reinforced by local organisations, including work around reducing the risk of becoming a victim of fraud).

Mindful of the ongoing pandemic, the identification of any local COVID-19-related fraud concerns (and whether any targeted awareness-raising / support may be required) would also be an important factor in this work.

- 1.7 The Committee found that fraud is a complex and, sadly, all too prevalent crime in today's world. The broad range of national, regional and local organisations (a number of whom are listed within this report) involved in countering those manipulative perpetrators of this practice are testament to the frequency in which it is carried out. Understandingly, this is often in a reactive way as fraudsters continually change their point of attack, seizing upon opportunities that, latterly, has even stooped to seeking gain from a global pandemic. The Committee fully support every available means to bring such people to justice.

- 1.8 The focus of this review was on fraud against a person rather than business-related crime, and data from Action Fraud (January 2020 to January 2021 (inclusive)) demonstrates that recorded acts against an individual account for 94% of victims in Cleveland (90% across the UK). Action Fraud statistics also show that although the Cleveland Police Force area has one of the lowest volumes of reported fraud in the UK, there was a near 53% rise in reported fraud incidents in Cleveland when comparing January 2020 to January 2021 (38.4% increase across the UK). Caution is, of course, required when comparing periods of time, as an increase in reporting volumes may be due to more people contacting authorities following an incident rather than a rise in criminal activity.
- 1.9 Contrary to some of the myths around fraud that the Committee was made aware of, data from Action Fraud and Cleveland Police confirmed that people of all demographics can, and do, become victims of this crime. In terms of crime categories (as determined by the National Fraud Intelligence Bureau (NFIB)), the different types of reported cases in Cleveland are broadly in line with UK picture, with consumer fraud and advanced fee fraud the most frequent. Strikingly, Action Fraud information states that a higher percentage of fraud victims are aged 20-29 and 30-39 (mostly through online shopping / auctions and social media hacking) – again, this belies the belief of some who think that only older people fall victim to this crime.
- 1.10 The Committee was informed that only about 5% of victims actually report a fraud offence. If this is anywhere near accurate, it is imperative that all organisations continue to robustly advertise and reinforce the way in which fraud should be reported. However, this collective drive must be backed-up by a well-functioning reporting centre.
- 1.11 The Committee note previously-published criticism of the Action Fraud service, and whilst it cannot directly influence a resource that is operated in London, efficient and effective collaboration between Action Fraud, the NFIB and local Police Forces must be in place to give the public confidence in the system. To this end, it was noticeable to observe that the number of crimes referred to Cleveland Police from Action Fraud / NFIB in 2019-2020 was comfortably the lowest of any other Forces considered within Cleveland's 'most similar group' (though the Committee acknowledge that this could, in part, be due to investigations being allocated to other Forces covering larger, more metropolitan areas where a greater degree of fraudulent activity may be occurring).
- 1.12 To further enhance the ability of local organisations to respond to this type of crime, the Committee endorses the National Trading Standards (NTS) stance that Action Fraud should have confidence in sharing relevant information with Local Authorities who, along with Police Forces, can play a significant role in identifying and disrupting fraudulent activity. As NTS point out, Local Authorities already handle sensitive material within other domains, and can often be best-placed to react to what is occurring in their own backyard.
- 1.13 In terms of local crime investigation, the Committee heard that Cleveland Police operates a small Economic Crime Unit in the face of increasing reports of fraudulent cases. Adequately supporting a multitude of competing priorities is challenging for all public sector bodies, but the Force may want to further consider the existing resources given to this area of Policing in order to facilitate the disruption and prevention of fraud being committed in the first

place, in addition to the investigation and prosecution of such crime (an approach which few Forces were adopting according to the HMICFRS 'Fraud: Time to Choose – An inspection of the police response to fraud' (April 2019) report.

- 1.14 Continual awareness-raising of scams and emerging threats plays a significant role in reducing the risk of people becoming victims of fraud. The Committee was assured by the numerous examples of this (which rightly involved multiple mediums – talks, leaflets, social media platforms, press releases / news alerts, campaigns, guides, links to further advice / guidance), and echo Cleveland Police's message that all local partners need to continue educating people (of all ages) as much as possible on what to be aware of. As was often stressed during this review, fraud is hard to deal with once a crime has been committed but can often be easily prevented – this message needs to be shared through all possible communication platforms (not just online), with people being encouraged to speak to others (family, friends, colleagues) and all agencies helping disseminate and promote the array of existing anti-fraud resources.
- 1.15 As the Committee was made all too aware, behind every act of fraud is a victim, a fact that can sometimes be overlooked when analysing crime trends and attempting to nullify perpetrators. Locally, the Victim Care and Advice Service (VCAS) provides invaluable support to victims, many of whom will be repeatedly targeted as their information is sold-on to other scammers. The widely-held ambition of encouraging significantly more victims to report cases of fraud will translate into an increase in the identification of those requiring support – recognising and responding to a rise in demand for this commendable service will likely be required. When it comes to fraud, a key message from this review is that everyone is susceptible to this type of crime.
- 1.16 There has been well-documented evidence in the national media of pandemic-related fraud since the emergence of COVID-19 in early-2020, and this was reinforced by local organisations, particularly the involvement of non-contact courier fraud, romance fraud and impersonation of 'officials here to help' with PPE, vaccinations, shopping, etc. Just as in pre-pandemic times, raising awareness of new and emerging scams across all available platforms continues to be a vital tool in reducing risk to the local population.

Recommendations

The Committee recommend that:

- 1) Representation is made to Action Fraud encouraging the sharing of relevant fraud information with the Local Authority (reflective of this review and in support of the National Trading Standards position).**
- 2) Cleveland Police consider the existing resources it has in place to tackle fraud, with a view to facilitating the disruption and prevention of fraud being committed in the first place, in addition to the investigation and prosecution of such crime.**

(continued overleaf...)

Recommendations (continued)

The Committee recommend that:

- 3) **Cleveland Police maximise the Neighbourhood Policing model to aid in identifying and supporting vulnerable residents, providing regular updates on the latest fraud-related activity and how residents can protect themselves (e.g. utilising the new Office of the Police and Crime Commissioner (OPCC) for Cleveland monthly e-newsletter).**
- 4) **All local partners continue sharing and disseminating key anti-fraud messages, emerging threats, reporting mechanisms and existing fraud-related resources via all available platforms (not just online).**
- 5) **Stockton-on-Tees Borough Council includes a regular fraud-related feature in Stockton News which details the latest scams, reinforces reporting routes, and, where possible, highlights the prevalence of fraud against particular age-groups, including those under 40 years-old.**
- 6) **Relevant data and key messages for young people around fraud crime be shared with the Council's *Bright Minds Big Futures* (BMBF) initiative to facilitate strengthened awareness-raising with that specific demographic.**
- 7) **The feasibility of supporting Age UK Teesside to extend its provision of digital projects (enabling older people to learn about devices / how to use the internet) in Middlesbrough / Redcar and Cleveland to Stockton-on-Tees is further explored.**

2.0 Introduction

2.1 This report outlines the findings and recommendations following the Crime and Disorder Select Committee's scrutiny review of Fraud Awareness (Personal).

2.2 The aim of this review was principally two-fold: firstly to raise awareness of fraud against the person, and secondly to ascertain the ways in which local victims of this crime are identified and supported. In addition, the Committee sought to understand the process for reporting (personal) fraud offences, including the role of key stakeholders in the handling of cases, and establish how the public are made aware of the required reporting mechanisms (and how this is reinforced by local organisations, including work around reducing the risk of becoming a victim of fraud).

Mindful of the ongoing pandemic, the identification of any local COVID-19-related fraud concerns (and whether any targeted awareness-raising / support may be required) would also be an important factor in this work.

2.3 The Committee undertook a number of key lines of enquiry which focused on the following:

- What is the role of Action Fraud and how does it operate?
- What is the current status / situation with Action Fraud from the perspective of the Council and its relevant partners?
- How are the public made aware of Action Fraud and the ways in which they can report this type of crime? How is this reinforced by the Council and its partners?
- How does the Council and its relevant partners highlight this issue and help in reducing the risk of people becoming a victim of fraud (e.g. anti-fraud campaigns / messages)?
- What support mechanisms are currently in place for victims of fraud (e.g. Local Authority, Cleveland Police, Office of the Police and Crime Commissioner (OPCC), VCAS)?
- Impact of COVID-19 on cases of fraud.

2.4 The Committee heard from a range of stakeholders including the Office of the Police and Crime Commissioner (OPCC) for Cleveland, Cleveland Police, Stockton-on-Tees Borough Council (Trading Standards and Adult Safeguarding), the Victim Care and Advice Service (VCAS), Stockton and District Advice and Information Service (SDAIS), and Age UK Teesside. In addition, a variety of relevant information was sourced from the Action Fraud website.

2.5 Recognising the increasing pressure on the Council's finances, it is imperative that in-depth scrutiny reviews promote the Council's policy priorities and, where possible, seek to identify efficiencies and reduce demand for services.

3.0 Background

- 3.1 A wrongful or criminal deception intended to result in financial or personal gain or loss, fraud covers a variety of misdemeanours including cyber-crime, doorstep crime, and telephone and postal-enabled offences. However, unlike other crime types such as theft, burglary or assaults which are reported directly to Cleveland Police, fraud cases are instead reported to a National Recording Centre based in the City of London known as Action Fraud.
- 3.2 The act of fraud involves any one of three main elements. Most people fall foul of 'false representation', where they are duped by an individual pretending to be someone else. The second strand, 'failing to disclose information', tends to involve and affect organisations more than individuals, and the final aspect, 'abuse of position' (by someone who is expected to safeguard, or not to act against, the financial interests of another person), does impact on the individual, but is a less common occurrence.
- 3.3 To constitute a 'fraud', conduct must be dishonest, with an intention to make a gain or cause a loss (or a risk of loss), though no gain or loss needs to have been made. The maximum sentence is 10 years imprisonment (higher than 'theft', which carries a maximum sentence of seven years).
- 3.4 Action Fraud collate any received information and, where appropriate, send investigation packages to the Force where the offender resides, notifying the Force covering the area where the victim resides. The vast majority of fraud offences are perpetrated from outside of the Cleveland area (and often from outside of the UK) though, making investigation and detection extremely difficult.
- 3.5 The impact upon victims of fraud can be devastating, with people sometimes losing their life savings. The Victim Care and Advice Service (VCAS) (which offers free, independent and confidential support for individuals and their families throughout the Cleveland and Durham areas) receive between 150-170 such victims every month, though the current thinking is that about 5% of victims actually report an offence, meaning that the actual figure will be between 3,000 and 3,500 victims per month.
- 3.6 The emergence of COVID-19 in 2020 has led to numerous reports of increasing fraudulent activity, with the Association of Certified Fraud Examiners (ACFE) (badged as the world's largest anti-fraud organisation) stating that the pandemic is the perfect storm for fraud.
- 3.7 This review will help to raise awareness of the prevalence of fraud against the person, reinforce reporting mechanisms and highlight the avenues of support for victims. In a rapidly changing world due to the ongoing COVID-19 pandemic, it may also be able to identify emerging threats and possible areas for future targeted awareness-raising and support.

4.0 Findings

Key Organisations

- 4.1 For the purposes of this review, information was sourced from the following key stakeholders, all of whom have an important role in the continual fight against fraudulent activity:

Action Fraud

<https://www.actionfraud.police.uk/>

- 4.2 Action Fraud is the national reporting centre for fraud and cyber crime where residents should report fraud if they have been scammed, defrauded, or experienced cyber crime in England, Wales and Northern Ireland.
- 4.3 Providing a central point of contact for information about fraud and financially-motivated internet crime, Action Fraud is run by the City of London Police. Working alongside the National Fraud Intelligence Bureau (NFIB) who are responsible for the assessment of reports and ensuring that these reach the right place, the City of London Police is the national policing lead for economic crime.

Office of the Police and Crime Commissioner (OPCC) for Cleveland

- 4.4 The principal role of the OPCC in relation to fraud is as a commissioner of services (it is a statutory duty of OPCCs to commission victims' services). To this end, the Office provides funds for both Cleveland Police and the Victim Care and Advice Service (VCAS) for operational delivery.

Cleveland Police

<https://www.cleveland.police.uk/advice/advice-and-information/fa/fraud/>

- 4.5 The Force's Economic Crime Unit is a very small team that only focuses on extremely complex cases involving millions of pounds. The Unit's dedicated and well-trained Officers also support other departments within the Force who deal with fraudulent activity (e.g. Criminal Investigation Department (CID), Neighbourhoods, Response, Child Abuse / Vulnerable Adult (CAVA)).

Stockton-on-Tees Borough Council (SBC)

Trading Standards

<https://www.stockton.gov.uk/our-people/trading-standards/>

- 4.6 Protecting consumers from unfair and fraudulent trading practices is one of the key roles of Trading Standards. This remit is carried out within a range of settings which reflects the fact that, particularly in this digital age, fraudsters will usually extend their activities beyond traditional local boundaries into regional and national markets. The set-up and operation of Trading

Standards has evolved since 2012 to reflect this and to work at three identified levels:

Level 1	Issues that can be managed primarily using local resources
Level 2	Issues that require agencies across a border or in a region to work together and co-ordinate their actions
Level 3	Issues that are best tackled at a UK or international level, either by UK agencies or by co-ordinated multi-agency action

- 4.7 Trading Standards is unique amongst Council services as its core work has an impact beyond the locality. Getting involved when a trade or service is being offered / provided, the team’s work can go beyond the Stockton-on-Tees boundary as perpetrators of fraud are often not based within the Borough (even if their victims are).
- 4.8 The question as to whether a trader has engaged in fraudulent activity is one of the key criteria to consider in deciding whether to institute legal proceedings in connection with the more serious cases. A couple of recent prosecutions include:
- The director of a local home improvements company was jailed for a total of 29 months after taking significant up-front deposits for paving work which he failed to complete (for further details, see both <https://www.gazettelive.co.uk/news/teesside-news/boss-cowboy-building-firm-ripped-12646207> and <https://www.gazettelive.co.uk/news/teesside-news/gambling-cowboy-builder-jailed-again-16292624>).
 - A local car dealer was jailed for 19 months after he admitted participating in a fraudulent business in relation to the sale of second-hand motor vehicles that were faulty, misdescribed and not fit-for-purpose (see <https://www.gazettelive.co.uk/news/teesside-news/car-dealer-jailed-after-risked-15257182>).

Adult Safeguarding

<https://www.stockton.gov.uk/our-people/safeguarding-adults/>

- 4.9 The Council’s Adult Safeguarding Team consists of qualified Social Workers (operating under the Care Act) who have a duty to make enquiries in relation to adults with care / support needs who have either experienced abuse or neglect and are unable to protect themselves (therefore not all adults who become victims of fraud). The Team responds to all forms of abuse (not just financial).
- 4.10 Fraudsters frequently prey upon vulnerability, and there is a need to constantly ensure the service is up-to-speed with how to deal with scams and emerging issues. There has been a noticeable recent rise in romance scams.

Victim Care and Advice Service (VCAS)

<https://victimcareandadvice.service.uk/>

- 4.11 The Victim Care and Advice Service (VCAS) provides free, independent and confidential support for victims and their families throughout the Cleveland and Durham areas, helping them to cope with the immediate impact of a crime and assist in their subsequent recovery. The service is managed on behalf of the respective Police and Crime Commissioners by Safe in Tees Valley (a local registered charity).

Stockton and District Advice and Information Service (SDAIS)

<http://www.stockton-cab.co.uk/services/consumer-advice>

- 4.12 SDAIS is a member of the National Association of Citizens Advice Bureaux, and 1:1 advice for the Borough's residents can be provided both locally and nationally. The service is able to provide help / advice about consumer rights and can contact shops or companies to negotiate on behalf of an individual in relation to a range of issues including faulty goods, counterfeit goods and rogue traders.

Age UK Teesside

<https://www.ageuk.org.uk/teesside/>

- 4.13 Age UK Teesside is a charity which supports older people across the four boroughs of Hartlepool, Middlesbrough, Redcar and Cleveland, and Stockton-on-Tees. Its staff and volunteers are dedicated to promoting wellbeing and independence for over-50s, ensuring later life is a fulfilling and enjoyable experience.
- 4.14 Scams have always been prevalent at targeting older vulnerable adults, and a lot of financial fraud takes place within a family (i.e. son / daughter steals from parents who are too afraid to tell anyone), quite often leading to domestic abuse issues. Locally, Age UK Teesside provide information and advice around money / finances, and an 'Avoiding Scams' guide is accessible via the main Age UK website (see https://www.ageuk.org.uk/globalassets/age-uk/documents/information-guides/ageukig05_avoiding_scams_inf.pdf).

Others

- 4.15 During the evidence-gathering for this review, the Committee was also informed about the following anti-fraud organisations:

National Trading Standards (NTS)

<https://www.nationaltradingstandards.uk/>

- 4.16 NTS delivers national and regional consumer protection enforcement. Its Board is made up of senior heads of Trading Standards Services from across England and Wales with an independent Chair. The funding for NTS comes from a variety of governmental sources with the bulk provided by the Department for Business, Energy & Industrial Strategy (BEIS). NTS has a

number of operational teams and workstreams which operate to identify, highlight and tackle unfair and fraudulent trading practices, including:

- 4.17 National eCrime Team: NTS commissions the National eCrime team which deals with online consumer scams, frauds, and other consumer protection problems of a national or regional importance, or which are causing significant harm to consumers. Recent cases they have dealt with include copycat websites, fraudulent management of car insurance claims, misleading Google ads, and secondary ticketing investigations.
- 4.18 National Scams Team: The NTS Scams Team helps tackle mass-marketing scams and disrupts the operations of perpetrators behind mail scams. It works in partnership with agencies across the country to identify and support victims of mass-marketing fraud. Since November 2016, the Scams Team has worked with the Royal Mail to stop over 4.7 million scam mailings from reaching consumers, and it is estimated that in 2019-2020 the National Scams Team saved consumers £22,703,586 through its investigations and disruption work, as well as savings made through Local Authority support.
- 4.19 Friends Against Scams: An NTS Scams Team initiative that aims to prevent and protect individuals from becoming a victim by empowering people to take a stand against scams (see <https://www.friendsagainstscams.org.uk/>). It is designed to inspire action, highlight the scale of the problem, change the perceptions of why people fall for scams, and make scams a community, regional and national topic. There are currently over 661,000 Friends Against Scams nationwide. By attending a Friends Against Scams awareness session or completing the online learning, anyone can discover about the different types of scams and how to spot and support a victim.
- 4.20 Regional Investigations Team (RIT): NTS commissions a RIT for each region of the country. These teams are the primary resource for NTS in tackling serious and complex Level 2 and Level 3 criminality (see previous table on page 15). The North East RIT covers the 12 Local Authorities from Northumberland down to the Tees Valley. Many of the issues investigated by the RIT are in relation to unfair trading practices and fraud. For example, the North East RIT has done a lot of work around doorstep crime and has looked at the activities of rogue traders travelling around the country selling fish door-to-door who target elderly and vulnerable consumers and charge exorbitant prices for poor quality fish using misleading and aggressive sales tactics. One such rogue trader was recently sentenced to 40 months imprisonment at Teesside Crown Court (see <https://www.gazettelive.co.uk/news/teesside-news/dodgy-fish-salesman-defrauded-elderly-19197322>).

Dodgy fish salesman defrauded elderly out of £107k by forcing big bags of inedible seafood onto them

Mills forced his way into homes without permission and left elderly people feeling 'cheated, shamed, and stupid'

In another recent case investigated by the North East RIT in conjunction with Stockton-on-Tees Trading Standards, a rogue builder was sentenced to eight months imprisonment after taking significant upfront payments amounting to almost £300,000 from a number of customers and then failing to complete the

required work (see <https://www.gazettelive.co.uk/news/teesside-news/dodgy-trader-swindled-300000-homeowners-17588709>).

- 4.21 Intelligence Led Operations: The work of Trading Standards in identifying and investigating unfair and fraudulent trading practices at a national, regional and local level is very much intelligence-led. All national, regional and Local Authority Trading Standards Services in England and Wales are linked through access to a single intelligence database (IDB). NTS commissions intelligence analysts to work at both national and regional levels, and each Local Authority will have its own designated Intelligence Liaison Officer. Intelligence packages can be developed on identified individuals, companies and trade sectors. Cases can then be tasked to regional and national teams via a formal tasking process involving a Regional Tasking Group and a National Tasking Group assessing cases against a defined set of criteria and priorities.

Citizens Advice Consumer Service (CACS)

<https://www.citizensadvice.org.uk/consumer/>

- 4.22 Partner-agency CACS run the national consumer helpline and are a valuable source of intelligence. CACS is funded by the government to provide first tier telephone advice on consumer issues. In 2019-2020, 300,666 complaints were made to CACS and, of these, 199,716 (66%) related to fair trading issues and scams, and 35,658 (12%) related to doorstep crime and cold calling. Regarding scams, CACS will advise the consumer to report the matter to Action Fraud where appropriate. A notification from CACS is received via a secure online portal in relation to any complaint made by a resident of Stockton-on-Tees or any complaint made about a business located within Stockton-on-Tees. In 2020, SBC Trading Standards received 1,430 such notifications from CACS.

Each notification is checked by an SBC Officer to assess whether any further action is needed, particularly whether the complaint needs additional investigation or if it needs to be passed to the SBC Trading Standards Advisor for further advice. Each case is judged on its own merits and an unfair trading or fraud investigation could be opened, particularly if a local consumer has been misled and the business or company concerned is located within the Borough of Stockton-on-Tees.

Illegal Money Lending Team (IMLT)

<https://www.stoploansharks.co.uk/who-we-are/>

- 4.23 Based in Birmingham, the IMLT take enforcement action against loan sharks and provide help and support to victims of illegal money lenders. They also carry out awareness-raising initiatives in support of their work.

Government Agency Intelligence Network (GAIN)

- 4.24 A multi-agency group that brings together intelligence and investigation staff mainly, but not exclusively, from public sector enforcement agencies.

Local Fraud Data

Action Fraud

- 4.25 Published in response to the [HMICFRS Fraud: Time to choose report and its recommendations](#) (providing more timely information for Forces and also increasing transparency of fraud and cyber crime reporting), key statistics on the fraud and cyber crimes reported to Action Fraud are available in a configurable, interactive dashboard – see the following link:

<https://colpolice.maps.arcgis.com/apps/opsdashboard/index.html#/60499304565045b0bce05d2ca7e1e56c>

These dashboards have been designed to allow users to quickly identify the most commonly reported fraud and cyber crimes, and filter by Police Forces in the UK where the reporting victim resides. They also allow users to look in more detail at the types of victims reporting, the way they report, and the estimated overall losses based on reporting figures. The data is updated each month and currently covers a 13-month period (so the current month can be compared to the same month last year).

- 4.26 To ascertain how the local fraud scene compares with the overall national picture, the Committee was provided with several Cleveland and UK datasets from the Action Fraud website. These covered a general overview of reported cases, reporting trends, crime categories, and individual victims (note: this particular measure is a 12-month rolling graphic, not 13-month). As of the 1st April 2021, these comparisons (February 2020 to February 2021 – see Appendix 1) indicate:

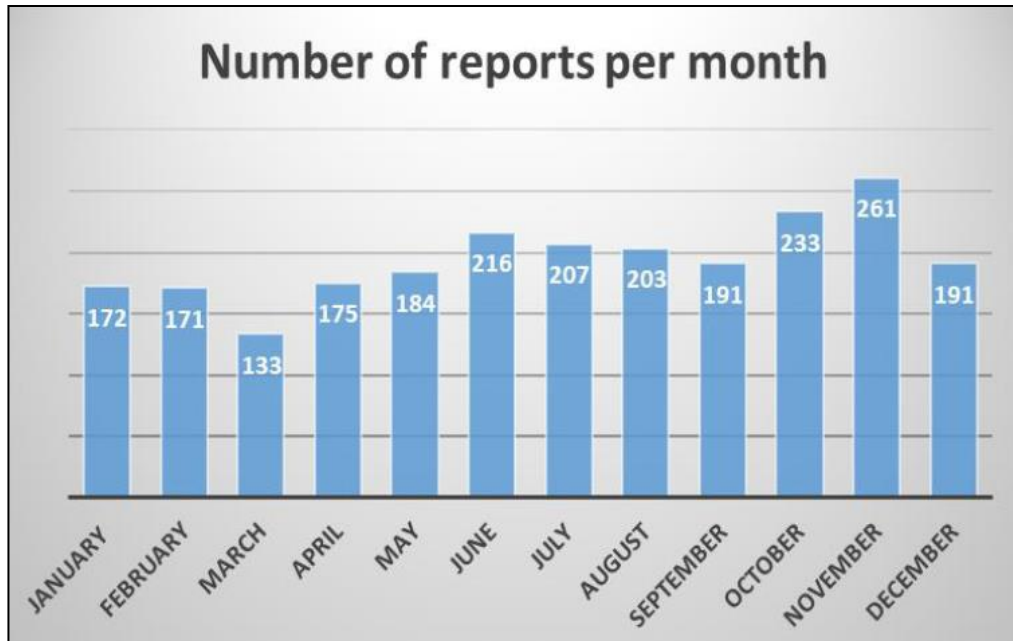
- Overview: Cleveland (27.95%) has a higher percentage of reported online shopping and auctions cases than the UK (23.18%).
- Reporting Trends: Cleveland and UK data broadly similar, though slightly higher percentage of individual victims in Cleveland (94% compared with 90% nationally) as well as a higher prevalence of cyber enabled crime (72% compared with 66% nationally).
- Crime Categories: Consumer fraud is comfortably the most reported crime category both locally and nationally (more so for Cleveland). Excluding 'other fraud', the order of the eight categories listed are also the same apart from 'banking fraud' and 'cyber department crime' (fourth and fifth for the UK; fifth and fourth for Cleveland).
- Individual Victims (rolling 12 months data): Highest proportion of victims both locally and nationally are aged 20-29 and 30-39. Gender-split is broadly similar, though a significant percentage are recorded as unknown.

- 4.27 Providing further national context, infographics can be accessed via the Action Fraud website regarding Fraud Crime Trends (see Appendix 2) and Cyber Crime Trends (see Appendix 3) for 2019-2020. These include reporting volumes, the top three fraud types, losses and geographical spread.

Cleveland Police

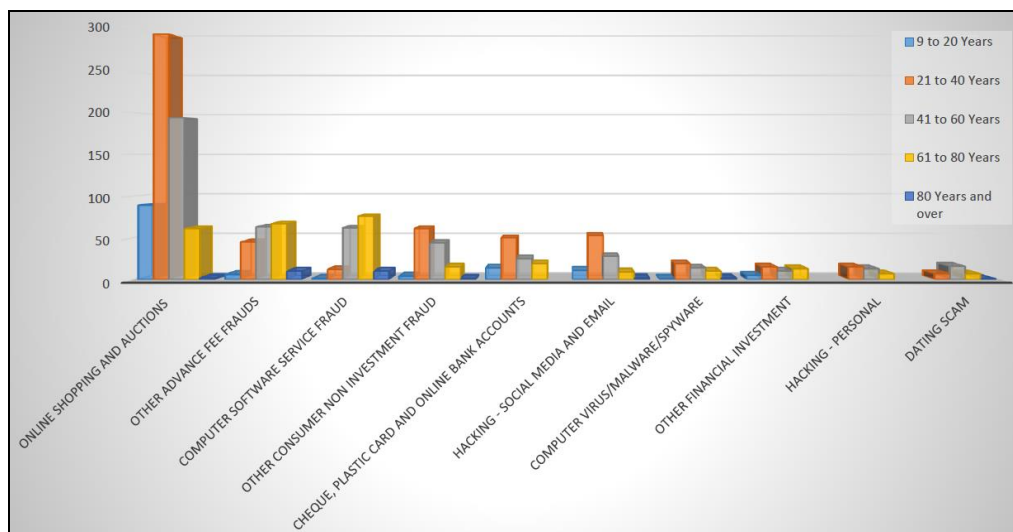
4.28 The Force reported that, in terms of demographics, victims are spread fairly evenly between both gender and age group, though the nature of the offence does vary in relation to the latter. Young people tend to be more affected by online purchase fraud, whereas older people are more susceptible to computer service and courier fraud. It was, however, difficult to generalise as there are around 60 different types of fraud offences.

4.29 In 2020, there were 2,337 fraud victims reported to the Force by Action Fraud:



Stockton-on-Tees saw the most cases (832) during this period. However, the numbers across the four Tees Valley Local Authority areas appeared to be aligned with the differing population sizes, so it was felt that there was nothing overly striking about these statistics.

4.30 Data on differing age groups affected by various types of fraud was outlined:



It was noted that hacking offences were mostly social media-related. Trying to quantify victim losses from an individual perspective remains difficult (some people do not report, or under-report, cases), though there was a tendency for losses to be more pronounced when online shopping activity increases (e.g. nearer Christmas).

- 4.31 On a positive note, early reporting of fraudulent activity had enabled the Force to intervene / intercept fraudsters and get an individual's money back – any efforts to encourage people to report cases early were therefore welcomed.

Stockton-on-Tees Borough Council (SBC)

- 4.32 In the last three years, of 1,665 cases investigated by Stockton-on-Tees Trading Standards, 807 (48%) had involved an element of unfair trading or fraud. Upon investigation, further enforcement action was taken in line with the Council's Regulatory Services Enforcement Policy (see <https://www.stockton.gov.uk/media/874787/enforcement-policy-march-2017.pdf>).

- 4.33 In terms of Adult Safeguarding, since the 1st April 2019, 309 enquiries (not all related to scams / fraud) had been received linked to financial abuse (233 (75%) of which involved adults living in their own home). 55 (17.8%) of these enquiries concerned individuals aged 95+, 60 (19.4%) for people aged 85-94, and 48 (15.5%) for those aged 75-84.

Of the 290 enquiries that were concluded, 192 of these involved the implementation of a plan to reduce risks, and in 78 cases, identified risks were removed (e.g. person moved elsewhere, Lasting Power of Attorney put in place, took over management of an individual's finances).

- 4.34 The Committee queried if there was any way of gathering data that was focused on cases of fraud as opposed to the wider category of financial abuse. It was proposed that a request be made to put this on the agenda of the next Teeswide Safeguarding Adults Board (TSAB) performance / quality sub-group to see if this was something that partners think would be beneficial.

Victim Care and Advice Service (VCAS)

- 4.35 Fraud was causing a significant impact across Cleveland when VCAS was introduced in 2016. As demonstrated by the recently published ONS crime survey across England and Wales, fraud remains hugely prevalent nationwide, totalling an estimated 4.4 million cases in the last 12 months (including data from Action Fraud showing a 27% increase in 'online shopping and auctions' fraud in the latest year (to 77,670 offences), which could be accounted for by the increase in online shopping) – see <https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearendingseptember2020#fraud> (section 10).

- 4.36 The Committee was reminded that the latest Trading Standards data suggests that only 5% of fraud cases are actually reported to authorities.

Stockton and District Advice and Information Service (SDAIS)

4.37 SDAIS provided data on direct 1:1 fraud-related advice given to clients during 2019-2020 and 2020-2021*:

	2019-2020	2020-2021*
SDAIS		
Individuals advised	10	13
• under 50 years-old	4	6
• aged 50+	6	7
Number referred to Trading Standards	6	5
National Consumer Advice		
Individuals advised	55	92
Number referred to Trading Standards	55	unavailable

* as of January 2021

Reporting Mechanisms & Information-Sharing

Action Fraud / National Fraud Intelligence Bureau (NFIB)

4.38 Fraud differs from any other crime in the UK as it is mainly reported to a central body (Action Fraud) rather than local Police Forces.



4.39 The only instances where a Police Force will get involved is if:

- a reported case is identified as an ongoing or recent crime
- it involves a vulnerable victim (guidance states that Forces should support vulnerable individuals, though the term 'vulnerable' is wide-ranging), or
- the perpetrator is a known local suspect (cases of which would be taken on automatically).

All other fraud and cyber crime should be reported to Action Fraud who record and classify each case, provide basic victim support and advice, and pass information onto the National Fraud Intelligence Bureau (NFIB) for

assessment. The NFIB then determine which Force is best-placed to take on a case (as the crime could be occurring across multiple geographical areas).

4.40 The Committee was made aware that the dissemination of cases by the NFIB can take days, weeks and sometimes months, principally because a single call received by Action Fraud is often a very small part of a much bigger picture. Once more is known about a specific case, action can therefore be initiated.

4.41 Action Fraud publishes data on reports, referrals and outcomes for fraud and cyber crime broken down by Home Office Police Forces and other agencies in the UK. For the period 1st April 2019 – 31st March 2020 (latest available information), the Committee considered a comparison between Cleveland, Forces within its ‘most similar group’, and the UK as whole:

Force / Agency		Referred Crimes	Total Outcomes	Total Judicial Outcomes	NFA / Non-judicial outcomes
Cleveland		267	141	19	122
Cleveland MSGs*	Greater Manchester	1,993	443	140	303
	Humberside	404	423	97	326
	Merseyside	514	1,014	64	950
	Northumbria	378	349	93	256
	West Yorkshire	1,221	1,054	107	947
Police Forces England, Wales & Northern Ireland - Excluding Partner Agencies		37,951	48,955	6,363	42,592

* MSGs (Most Similar Groups) are groups of police force areas that have been found to be the most similar to each other based on an analysis of demographic, social and economic characteristics which relate to crime. With the exception of the City of London Police (for which it was not possible to identify any most similar forces), each force area has its own group of up to seven force areas to which it is ‘most similar’.

4.42 The Committee learned of historical concerns around the conduct of Action Fraud call handlers which had prompted a review of the national ‘lead force’ responsibilities of the City of London Police and the effectiveness of investigations in the UK (published on the 24th January 2020) – see <https://www.cityoflondon.gov.uk/assets/About-us/action-fraud-report.pdf>). Key findings included operational pressures being experienced within Action Fraud, the need for seamless working with UK police forces, and the lack of resources in place to deal with the number of fraud offences being committed.

Cleveland Police

- 4.43 Victim lists are sent to Police Forces once a week and contain details of victims and a summary of the offence reported. The purpose of this is to safeguard victims rather than to investigate crimes, and details of victims are shared with the Victim Care and Advice Service (VCAS) who contact individuals and offer support, and with Neighbourhood Police for any required contact / visit.
- 4.44 Partnerships between the Force and other organisations were highlighted, particularly the relationship with banks and financial institutions who have a key role to play in the fight against fraud. A Banking Protocol was set-up locally to help educate banking staff about possible suspicious activity, though identifying this can be difficult as fraudsters are often very clever and manipulative people. However, banks have proved very adept at recognising fraud cases and will deal confidently with a customer at potential risk (and can request further support from the Force if necessary). They have prevented fraudulent activity in a huge majority of cases, though some individuals still resist advice and want to withdraw / transfer their money. Banks are also the main link to getting suspicious accounts frozen.
- 4.45 The Committee sought clarity around the recovery of funds lost due to fraud (i.e. banks offering 'fraud cover') and was informed that if an individual felt that their account / money was compromised, they should contact their bank immediately (not the Police). Banks will struggle to do anything unless they were aware / informed.
- 4.46 Further Cleveland Police links with Action Fraud and NFIB (both of whom, in the Force's opinion, offer the Economic Crime Unit good support and facilitate access to incident rooms), as well as close-working with others including HMRC, the Electoral Commission and Local Authorities, were also noted.

Stockton-on-Tees Borough Council (SBC)

<https://www.stockton.gov.uk/our-council/good-governance-doing-things-properly/report-suspected-fraud/>

- 4.47 Stockton-on-Tees Trading Standards has a partnership agreement with the National Scams Team whereby details of potential scam victims identified by the Scams Team are passed on via a secure online portal. Local Officers are then able to engage directly with the scam victims. SBC has a designated Officer that carries out this type of work.
- 4.48 The Committee was informed that whilst the Council has access to Citizens Advice Consumer Service (CACS) data and the national Trading Standards database (IDB), it does not have access to Action Fraud information. For some time, National Trading Standards (NTS) had been having discussions with the City of London Police regarding access to Action Fraud data and intelligence. Despite numerous meetings, emails and letters, the City of London Police maintain that they are not sufficiently happy with the security levels of Local Authorities' IT systems to allow access to Action Fraud data (see Appendix 4).
- 4.49 The Committee asked if access to Action Fraud data would be beneficial to the Council's Trading Standards team (and others). In response, Officers felt

that such information would indeed help identify local perpetrators, and that without it, the team can be blind to what is happening on its doorstep.

- 4.50 A question was raised as to whether Action Fraud was asking those people who contacted them to also inform their local Trading Standards team (where relevant). The Committee was informed that, in general, if any local cases were identified by Action Fraud, they may pass these onto the local Police Force but would not send anything direct to the SBC Trading Standards team.
- 4.51 An Adult Safeguarding leaflet (provided to the Committee) was accessible to members of the public via the Council website, and this was routinely provided to people the service comes into contact with – this enables ‘adults at risk’ to know how to report safeguarding concerns. The Teeswide Safeguarding Adults Board (TSAB) was also a place that would enable people to report abuse (see <https://www.tsab.org.uk/>).

Age UK Teesside

- 4.52 Highlighted at the top of its information and advice webpage on scams and fraud, the main Age UK website outlines what people should do if they have been the victim of a scam (see ‘I’ve been scammed, what do I do?’: <https://www.ageuk.org.uk/information-advice/money-legal/scams-fraud/>). The linked webpage includes details of who to talk to and how relatives and friends can be helped if they have been scammed.

Fraud Awareness-Raising & Efforts to Reduce Risk

Action Fraud

- 4.53 The Action Fraud website contains awareness-raising functions to emphasise and counteract established and emerging fraud-related activity:
- **News** (<https://www.actionfraud.police.uk/news>): recent articles include scams related to Census 2021 (6th April 2021), ticket fraud (25th March 2021), national insurance (22nd March 2021), increasing romance scams (10th February 2021) and a coronavirus vaccine scam (26th January 2021).



- Campaigns (<https://www.actionfraud.police.uk/campaigns>): warnings on courier fraud, romance fraud (see above) and online shopping fraud have been publicised in the last six months.

4.54 Accessible via the NFIB Fraud and Cyber Crime Dashboard (see <https://colpolice.maps.arcgis.com/apps/opsdashboard/index.html#/60499304565045b0bce05d2ca7e1e56c>), further links to help raise awareness of the different types of offences and how to protect against them are listed:

- Free Cybercrime Protection: how to set-up free services that stop you from visiting malicious websites and protect you from email fraud for home users and businesses.
- Individual Protection: Although fraud and cyber crime comes in many forms, there are some simple steps you can take to protect yourself.
- Sign up for Action Fraud alert: sign up for free to Action Fraud Alert to receive direct, verified, accurate information about scams and fraud in your area by email, recorded voice and text message.

Office of the Police and Crime Commissioner (OPCC) for Cleveland

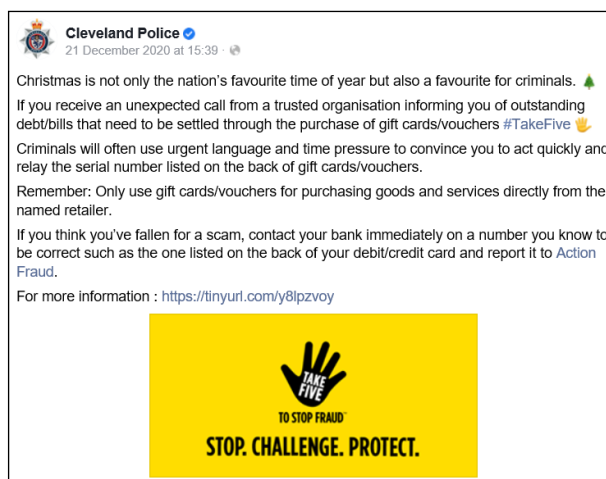
4.55 The Committee was informed that most OPCC staff had had fraud training, and the 'Scambassador' role (raising awareness of fraud and scams) of the former Police and Crime Commissioner (PCC) was also noted.

4.56 The OPCCs social media channels advertise a lot of fraud-related material and a 'Cleveland Connected' service (used by the OPCC and Cleveland Police) can be subscribed to which provides alerts around crime prevention – approximately 12,300 people are currently registered (as of February 2021).

4.57 Regional awareness-raising work with counterparts in Durham and Northumberland takes place and the OPCC was involved in the collation and production of the 'Little Book of Big Scams' for community distribution (<https://www.cleveland.police.uk/SysSiteAssets/media/downloads/central/advise/fraud/cleveland/cleveland-police---the-little-book-of-big-scams.pdf>).

Cleveland Police

4.58 Raising awareness of fraud was a constant focus for the Force (a very recent example being the issue of a poster in relation to the rising concerns around courier fraud – see Appendix 5) and the Committee was provided with an extensive list of Facebook posts for 2020 on the issue (see right for an



example) – these were issued on an almost weekly basis and there were over a million measurable interactions via Facebook last year (2020) in relation to fraud. The recent recruitment of a Protect Officer to enable talks to groups on fraud and reducing risk was also noted.

- 4.59 In response to a question around whether the Force paid for Facebook boosts to reach a wider audience, it was confirmed that there was no budget for such an approach, and that Cleveland Police Corporate Communications was the main route for raising awareness of fraud (the Economic Crime Unit is guided by them as to the best way of getting information out to the public). The current use of Facebook cultivates interest from the press which is then transmitted to a larger audience – however, the Force is confident that a specific information drive / appeal would be supported by the Office of the Police and Crime Commissioner (OPCC) should it be requested.
- 4.60 Referencing some further links to fraud resources (including the ‘Little Book of Cyber Scams’), the most important thing the Force needed from partners was a continued drive to educate people on what to look out for and be aware of. Fraud was hard to deal with once a crime had been committed but could often be easily prevented (e.g. hang-up the phone), and this message needed to be shared through all possible platforms, not just online. Encouraging people to speak to others (family, friends, colleagues) was key, and other agencies could play a bigger role in disseminating existing resources to increase awareness of this type of crime.
- 4.61 Regarding fraud awareness-raising to older people, the Force was encouraged to link-in with the local University of the Third Age as they would be a useful way of disseminating information to this demographic. The Force welcomed any new avenues to circulate anti-fraud resources, especially as a lot of material is electronic, therefore has no cost attached.
- 4.62 The Committee questioned whether companies (e.g. Amazon and BT) do anything themselves to reduce risk for individuals who use their services. It was noted that whilst such organisations do have measures in place to respond to and prevent fraudulent activity (and continually adapt these), scammers are also constantly changing their methods of attack.

Stockton-on-Tees Borough Council (SBC)

Trading Standards

- 4.63 Trading Standards undertakes initiatives aimed at both preventing and investigating fraud locally, particularly when it is aimed at those who are elderly or vulnerable in some way. Several examples of local work aimed at protecting older and vulnerable residents were relayed to the Committee, which was assured that the team work closely with other Council services where and when it can.
- 4.64 Highlighting the work of the National Scams Team in tackling mass-marketing scams and its partnership agreement with SBC Trading Standards, it was noted that not all contacts are as successful as the following case study:

Case Study

The National Scams Team, working with international partners in Australia, were successful in intercepting mail destined for a scam prize-draw company in Australia. In this mail was a £20 cheque that a local consumer had written out to the scam company. The cheque was passed onto Stockton-on-Tees Trading Standards.

An officer visited the consumer's home and the cheque was returned with advice and support provided on scams awareness. The consumer admitted that he had been responding to postal scams for many years. After a long discussion, the consumer disclosed other debts and issues with social isolation, depression and loneliness. Support was provided to assist the consumer so he could move from making the minimum payments on his debts, and a referral was made to the Age UK Call in Time Service so he could chat with a friend on a weekly basis.

After a subsequent visit, the consumer had made positive progress in sorting out his finances and was very grateful for the intervention as the scam cycle had now been broken. The consumer was £80 per month better off and was feeling much better in his own mental health and wellbeing. The consumer was also assisted in recovering scam payments he had made via his credit card.

- 4.65 Trading Standards are committed to tackling rogue traders, especially those who target older or vulnerable residents in their own homes. To help raise awareness of doorstep crime, over 130 No Cold Calling Zones (NCCZs) had been established throughout the Borough. NCCZs aim to highlight the issue of doorstep crime to local residents and reduce the number of bogus callers and rogue traders by restricting all visits by commercial cold callers. NCCZs can be introduced in an area where the majority of residents are in favour of its introduction and there is evidence available of the need for such a zone.
- 4.66 Since 2017, Stockton-on-Tees Trading Standards have been taking part in a project run by the National Scams Team looking at the provision of trueCall devices (call blockers) to block nuisance telephone calls for particularly vulnerable residents suffering with dementia and related conditions. 13 devices have been installed, with recipients being identified through complaints made directly to the Trading Standards team and via contact with local Care Co-ordinators in Adult Social Care. Analysis of the data provided by the units show that residents were receiving 19 nuisance and scam calls per month which have now subsequently been blocked. It is estimated that over the 5-year life of these units they will have blocked 14,257 nuisance and scam calls, prevented 17 scams, and saved vulnerable households £31,507.
- 4.67 Stockton-on-Tees Trading Standards attempts to raise awareness around issues like doorstep crime, scams and similar frauds in a number of ways:

- Regular articles in Stockton News such as the '12 Scams of Christmas' (November 2020) – see right.
- Use of the Council's social media channels to raise awareness on particular issues.
- Talks to community groups where possible to raise awareness, especially around Friends Against Scams (Stockton-on-Tees Trading Standards is a Friends Against Scams organisation). Officers have held awareness-raising sessions in the local community and highlighted the online training to SBC staff via Keeping You In Touch (KYIT).
- Specific information on Scams Awareness posted on the Trading Standards pages of the Council's website, including how to report a scam to Action Fraud and how to get help and advice (see <https://www.stockton.gov.uk/our-people/trading-standards/scams-awareness/>).
- A Trading Standards Officer and Cllr Steve Nelson (Cabinet Member for Access, Communities and Community Safety) have both been interviewed by Radio Cleveland on issues relating to scams in recent months.

**The 12
scams of
Christmas**

Residents across Stockton-on-Tees are being reminded to be on the alert for scams.

Here are the top 12 'Scams of Christmas' doing the rounds at the moment:

- COVID-19 Test and Trace scams asking for payment details to send out a test
- Subscriptions or free trials that allow payments to be taken without you realising it
- Fake charities asking for donations or subscriptions
- Pop-up shops selling counterfeit or faulty items
- Calls claiming to be from HMRC saying you owe or are owed tax
- Calls or texts claiming to be from your bank reporting 'suspicious activity' on your account. Hang up immediately and inform your bank. Do not give any bank details over the phone
- Calls claiming to be from the Police reporting 'suspicious bank activity'
- E-Greeting (online) cards that can contain malware – only open if you recognise the sender address
- Bogus gift cards that have been illegitimately replicated
- Too-good-to-be-true festive travel offers
- Fake 'Sorry we missed you!' delivery cards
- Dating website scams – only use trusted sites

Report scams to Action Fraud on 0300 123 2040. For further information visit www.stockton.gov.uk/scam-awareness

- 4.68 The Committee welcomed the inclusion of real-life cases to underscore the types of fraudulent activity (and the responses to this by the Council and its partners) that occurs across the Borough and beyond, and reflected on their own personal experiences of scammers. Despite the use of call blockers, suspicious calls were still being received – this was probably a result of scammers routing calls through different telephone numbers which can be very difficult to stop. Regarding text scams, these should be reported to Action Fraud (more of a Police issue than a Trading Standards one).
- 4.69 Benefits of the Friends Against Scams online training were noted – it was confirmed that this training was free-of-charge, and all Members were encouraged to register with the initiative.

Adult Safeguarding

- 4.70 Several Adult Safeguarding-related measures were outlined in relation to raising awareness of fraud:
- Teeswide Safeguarding Adults Board (TSAB) is a platform in which emerging issues can be raised at a higher level – leaflets have been

produced raising awareness of various types of fraud and contain links to the necessary reporting mechanisms (see example below).

Financial Scams & Fraud
Staying Safe Online
 'It is estimated that £670 million is lost every year by victims of the most common online scams'

A scammer may try to approach you in different ways including, on your doorstep, over the phone, by post or online. As many of us are using the internet more and more for shopping, banking, emails and social media, online scams are happening more often, so it is good to know how to keep yourself safe online.

What are online scams?
 Online scams take place when criminals use the internet to try to con people into giving them money or personal information.

What are the most common online scams?

- **Fake websites** – Scammers may set up false websites to obtain people's personal or financial details.
- **Online shopping** – Scammers may set up false items for sale in order to scam money out of people who pay for goods that they will never receive.
- **Email scams** – Scammers often send bogus emails claiming to be from genuine companies. These requests will often claim a payment you should have made has failed and ask you to enter your financial or request you click on web links.
- **Romance Scams** (See Romance Scams Guidance <https://www.tsab.org.uk/wp-content/uploads/2020/02/TSAB-Romance-Scams-Guidance.pdf>)
- **Computer viruses** – Sometimes called Malware, can spread from one computer to another most commonly through emails and attachments. Criminals can then take over your computer or may be able to scan it for personal information.

Protecting your privacy on social media
 Social networks (e.g. Facebook, Instagram and Twitter) are a great way to keep in touch with family and friends, make new friends, look at photos and much more. It is important to ensure that you use the privacy features to guard against people who want to steal your personal information. You can use the options on your account to choose who can see your profile and posts, and avoid publishing information that identifies you, such as your telephone number, address or date of birth and current location. Avoid accepting friend requests from people you do not know.

Tips for staying safe online

- Make sure you have strong passwords with a mixture of letters, numbers and symbols and try to avoid using the same password for different accounts.
- Install security software on your computer such as anti-virus or a firewall, always use a reputable product such as McAfee or Norton, a computer retailer or internet provider may assist with this.
- Ensure your Wi-Fi network is secure and password protected, be careful when using public Wi-Fi and avoid entering any personal details whilst using this.
- When shopping online make sure the website address starts with 'https' – the 's' stands for secure.
- When using the internet, a padlock symbol in the address bar usually indicates that the site is secure, although not always, if unsure leave the website and do not submit personal or payment details.
- Do not click on any links or emails you do not recognise, ask someone for advice, or contact the company they are claiming to be from directly if the information relates to banking or failed payments and you are worried.
- Never give personal or financial details out online or via an email.
- Beware of pop-up messages and avoid clicking on these as they may direct you to fake websites.
- Be cautious of emails that offer 'free' offers, refunds and bonus codes, unless you are certain it is genuine, avoid clicking on email links as it could download a virus to your computer.

What to do if you think you have been a victim of an online scam
 You are not alone. Scammers are often finding new ways of conning people out of their money, you should not feel ashamed or embarrassed to tell someone and get help and support. If you think you have been the victim of a scam, you should contact Cleveland Police on 101 or 999 in an emergency and Action Fraud who may be able to track down the scammer and prevent this from happening to anyone else. If you think someone has accessed your debit/credit card details, alert your bank as soon as possible.

Additional Information
 Action Fraud – 0300 123 2040 (text 0300 123 2050) https://www.actionfraud.police.uk/report_fraud
 Citizens Advice Consumer Helpline – 0800 223 1133
 Cleveland Police – 101 or 999 in an emergency
<https://www.friendsagainstscams.org.uk/>
<https://www.ncsc.gov.uk/cyberaware/home>

- Both the TSAB and SBC are active users of Twitter and Facebook, and these social media channels are used to raise awareness.
- Promote Friends Against Scams awareness-raising material (e.g. https://www.friendsagainstscams.org.uk/shopimages/Leaflet/Protection_from_scams_guide.pdf) and will support people to the free call blocking system that is in place through the National Trading Standards team (see Appendix 6).
- A Friends Against Scams e-learning package can be accessed via the TSAB website.
- Mental Capacity Act is used to safeguard an individual's assets.

It was stressed that fraud was an ever-changing landscape and there was a need to continue to develop literature / correspondence to raise awareness and, hopefully, prevent future victims of this crime.

4.71 The Committee commended the literature created by TSAB, particularly the leaflets on romance and financial scams. It was strongly felt that these should be distributed as widely as possible, including via Stockton News.

Victim Care and Advice Service (VCAS)

4.72 The way in which people were targeted by fraudsters was outlined to the Committee. Being deceived into passing-on information was a common characteristic, and a National Insurance number in the hands of a criminal is very useful (e.g. gateway to an older person's pension funds). The Committee was directed to the www.havebeenpwned.com website which can help determine if an online account had been compromised, something which was a feature of a recent Virgin Media hack that affected a number of older

residents. Statistics show that if a person becomes a victim once, they will be targeted again (their information is often sold on).

- 4.73 Some of the common myths around fraud were outlined (e.g. only old people fall victim to fraud; only greedy or stupid people get caught out; only vulnerable people are targeted; 'it will never happen to me'), as was the notion that every person could be classed as 'vulnerable' at different times of their lives due to a variety of circumstances (e.g. bereavement, job loss, illness).

Stockton and District Advice and Information Service (SDAIS)

- 4.74 SDAIS highlighted their involvement in anti-fraud publicity and campaigns, including participation in scam-awareness month in June and the distribution of material to other agencies via the Infinity Partnership (established in 2008 with an aim to ensure that everyone in Stockton-on-Tees has access to and ability to use financial services and debt-related advice to help them overcome disadvantage due to poverty or financial exclusion).
- 4.75 Leaflets were made available at SDAIS offices and outreaches, posted out to agencies and clients, and accessible on the Stockton Welfare Advice Network (SWAN) website (though it was acknowledged that there was a lack of quantitative data regarding reach). Events and training sessions, including Universal Credit fraud awareness, were delivered to the Infinity Partnership and made available to other groups (e.g. SDAIS worked with Virgin Money to make their training available to the seven Community Partnerships in the Borough).

Age UK Teesside

- 4.76 As well as the Age UK website page on scams and fraud (see paragraph 4.52), Age UK Teesside posts regular information regarding scams and awareness-raising, and has talks delivered to its social groups on a frequent basis. Current local support mechanisms are good, but there is a need to continue to raise awareness within the community and encourage older people to report incidents.
- 4.77 It remains a myth that older people do not use the internet, and the Committee was informed of two very successful digital projects run by Age UK Teesside in Middlesbrough and Redcar and Cleveland which enables older people to learn about devices, and supports in setting-up and learning how to use the internet to help reduce isolation. Part of the project is around cyber crime, how to use their information safely, and how to identify a scam email.
- 4.78 The Committee asked if consideration might be given to extending the reach of the digital projects to include Stockton-on-Tees. Age UK Teesside stated that it had never been approached to deliver any similar projects in Stockton-on-Tees, though understood that Catalyst (who had been informed of the existing projects across South Tees) were working on a delivery model with partners.

Victim Support

- 4.79 A key aspect of the existing Office of the Police and Crime Commissioner (OPCC) for Cleveland's Police and Crime Plan is the continued drive for a better deal for victims.



As outlined previously (paragraph 4.4), it is a statutory duty of OPCCs to commission victims' services, and to this end, the Office provides funds for both Cleveland Police and the Victim Care and Advice Service (VCAS) for operational delivery.

- 4.80 In evidence provided to the Committee, VCAS highlighted the personal cost of fraud, including fear of confiding in family and friends, increased isolation, and fear of revictimisation. Crucially though, as significant as a loss of what could be life-savings is the loss of confidence and trust that victims of fraud suffer.
- 4.81 Support provided by VCAS was detailed, with staff working seven days a week at the Cleveland Police HQ. A personal service was still being provided despite the COVID-19 pandemic, albeit within the current safeguarding / social distancing environment, and the first online Friends Against Scams presentation took place in February 2021 which was very successful. A crucial message for the community regarding fraud was that detection is difficult, but prevention is simple.
- 4.82 The call blocker initiative involving the installation of devices into victims' homes was again highlighted. Blocked calls can be monitored and reported into the National Fraud Intelligence Bureau (NFIB) to have rogue numbers deleted. As of February 2021, there were 85 devices in operation across Cleveland, with around 2,300 'bandit' calls being blocked per month involving identified criminals from around the world.
- 4.83 Advocating the need for stronger sentences for perpetrators of fraud, the Committee praised the work of VCAS (and Cleveland Police) in their efforts around an issue which was a sad reflection of the modern world. Further to the call blocker initiative, Members also raised their own awareness (and, in some cases, experience) of the following:
- Telephone Preference Service (TPS) (<https://www.tpsonline.org.uk/>): a free service and the UK's only official 'Do Not Call' register for landline and mobile numbers which allows people and businesses to opt out of unsolicited live sales and marketing calls.
 - Mail Preference Service (MPS) (<https://www.mpsonline.org.uk/#>): a free service set up in 1983 and funded by the direct mail industry to enable consumers to have their names and home addresses in the UK removed from lists used by the industry. It is actively supported by the Royal Mail

and all directly involved trade associations and fully supported by The Information Commissioners Office (ICO).

- Individual Protection Service (IPS) (<https://www.ipscommunity.co.uk/>): a private community of members intent on reducing unwanted nuisance marketing and scams. We actively help TPS to become ever more effective (note: when joining the IPS community, members are automatically registered to TPS, as well as other official registers to remove their details from marketing lists).

It is somewhat ironic given this scrutiny topic that, despite the existence of the above initiatives, there are companies who claim to be able to more effectively stop nuisance calls. As found by the consumer rights body, Which?, these should be viewed with suspicion as some may do no more than charge a fee for signing someone up to the TPS (which anyone can do themselves for free) – see <https://www.which.co.uk/consumer-rights/advice/is-it-a-scam-when-companies-claim-to-block-nuisance-calls-amAuD7I40Wx7>

4.84 Other contributors to this review highlighted the support given to victims of fraud:

- Where possible, in taking legal action through the courts, **SBC Trading Standards** will attempt to obtain compensation for victims who have suffered financial loss as the result of unfair trading practices or fraud. In the last five years, almost £105,000 in compensation has been obtained for victims via formal enforcement action taken through the courts. On top of this, Trading Standards has obtained an additional £320,000 in redress for local consumers without the need to take to matter through the courts (e.g. where, as the result of the investigation, the trader has refunded the consumer in full).

Case Study

A local resident responded to a message via Facebook and then engaged in daily conversation via Google Hangouts with a scammer from Nigeria. She became the victim of a romance scam sending approximately £10k over a three-year period, via World Remit and Western Union Money Transfer. The victim also inadvertently became a Money Mule, where criminals would get other victims to send money to her which she would then send onto the criminals. Following advice and intervention from Trading Standards, Adult Safeguarding and the Police, the resident has stopped making payments and will no longer engage in such activities.

- From an **SBC Adult Safeguarding** perspective, VCAS referrals are always considered to support any individual who has fallen victim to a crime.
- Locally, **Age UK Teesside** work with VCAS to identify those at risk, and also have good links with the Police and Neighbourhood Watch, and the Tees Safeguarding Forum.

COVID-19 Impact

- 4.85 According to data from Action Fraud, within the first three months of the pandemic, a total of £11,316,266 was reported lost by 2,866 victims of coronavirus-related scams. In addition, the National Cyber Security Centre (NCSC) said it received 600,000 reports about scam emails in the first three months of the pandemic, all trying to take advantage of the confusion and worry around the virus outbreak.
- 4.86 Quoting Action Fraud data, a recent BBC News Online report (<https://www.bbc.co.uk/news/technology-56499886>) stated that more than 6,000 cases of COVID-related fraud and cyber-crime had been recorded by the UK's police forces during the pandemic, and that £34.5m had been stolen since the 1st March 2020. The National Cyber Security Centre also stated it was tackling about 30 'significant attacks' a month against the country's pandemic response infrastructure.
- 4.87 The local impact of the COVID-19 pandemic on fraud was sought by the Committee, particularly the increased vulnerability of some people due to isolation and the rise in online activity. Cleveland Police drew attention to the significant amount of personal protective equipment (PPE) fraud, not just affecting businesses but also individuals, and confirmed a definite increase in certain areas of fraud (though a reduction in others). The evolution of non-contact courier fraud was highlighted, as was the increase in cases of romance fraud.
- 4.88 From a Council perspective, the early days of the pandemic saw a lot of Trading Standards efforts focused on the supply of fake hand sanitiser and face masks (see <https://www.bbc.co.uk/news/uk-england-birmingham-51979932>). Reports emerged of people receiving unexpected doorstep visits from individuals offering to buy or collect shopping on behalf of those who are self-isolating – the thieves then take cash up-front and do not return. Rogue traders went door-to-door touting 'doorstep cleansing services' that offered to clean drives and doorways to kill bacteria and help prevent the spread of the virus.
- 4.89 As an off-shoot of the Coronavirus and the closure of high street retailers during lockdown, many more consumers took to ordering goods from the internet. This had led to a rise in complaints about the non-delivery of goods.
- 4.90 New scams had developed at different stages of the pandemic. For example, scams emerged as track and trace developed, with fraudsters pretending to be from NHS contact-tracing services to con people into handing over money and personal details (see <https://www.which.co.uk/news/2020/11/nhs-covid-19-contact-tracing-message-how-can-i-tell-if-its-real-or-a-scam/>).
- 4.91 Fraudsters were now exploiting the roll-out of the COVID-19 vaccine in a new text message scam which asks people to hand over their bank details (see <https://www.express.co.uk/life-style/science-technology/1378158/NHS-Covid-19-Vaccination-Vaccine-Appointment-Pfizer-BioNTech-Text-Scam-How-To-Avoid>). The Coronavirus pandemic had certainly highlighted just how resourceful scammers could be and how they were constantly evolving and adapting their scams to meet changing circumstances.

4.92 Via Friends Against Scams, information had been sent to the Adult Safeguarding Team that could be used to highlight any emerging scams as a result of COVID-19. The Committee was also made aware of the following:

- There were large HMRC scams circulating around March-May 2020 regarding alleged unpaid tax (VCAS).
- Individuals impersonating Council staff whilst offering a Council Tax rebate (SDAIS).
- Doorstep, telephone and email scams have increased during the COVID-19 pandemic as many have been pushed into poverty and homelessness. Amazon online and telephone calls, BT calls and HMRC scams are currently doing the rounds (Age UK Teesside).

5.0 Conclusion & Recommendations

- 5.1 Fraud is a complex and, sadly, all too prevalent crime in today's world. The broad range of national, regional and local organisations (a number of whom are listed within this report) involved in countering those manipulative perpetrators of this practice are testament to the frequency in which it is carried out. Understandingly, this is often in a reactive way as fraudsters continually change their point of attack, seizing upon opportunities that, latterly, has even stooped to seeking gain from a global pandemic. The Committee fully support every available means to bring such people to justice.
- 5.2 The focus of this review was on fraud against a person rather than business-related crime, and data from Action Fraud (January 2020 to January 2021 (inclusive)) demonstrates that recorded acts against an individual account for 94% of victims in Cleveland (90% across the UK). Action Fraud statistics also show that although the Cleveland Police Force area has one of the lowest volumes of reported fraud in the UK, there was a near 53% rise in reported fraud incidents in Cleveland when comparing January 2020 to January 2021 (38.4% increase across the UK). Caution is, of course, required when comparing periods of time, as an increase in reporting volumes may be due to more people contacting authorities following an incident rather than a rise in criminal activity.
- 5.3 Contrary to some of the myths around fraud that the Committee was made aware of, data from Action Fraud and Cleveland Police confirmed that people of all demographics can, and do, become victims of this crime. In terms of crime categories (as determined by the National Fraud Intelligence Bureau (NFIB)), the different types of reported cases in Cleveland are broadly in line with UK picture, with consumer fraud and advanced fee fraud the most frequent. Strikingly, Action Fraud information states that a higher percentage of fraud victims are aged 20-29 and 30-39 (mostly through online shopping / auctions and social media hacking) – again, this belies the belief of some who think that only older people fall victim to this crime.
- 5.4 The Committee was informed that only about 5% of victims actually report a fraud offence. If this is anywhere near accurate, it is imperative that all organisations continue to robustly advertise and reinforce the way in which fraud should be reported. However, this collective drive must be backed-up by a well-functioning reporting centre.
- 5.5 The Committee note previously-published criticism of the Action Fraud service, and whilst it cannot directly influence a resource that is operated in London, efficient and effective collaboration between Action Fraud, the NFIB and local Police Forces must be in place to give the public confidence in the system. To this end, it was noticeable to observe that the number of crimes referred to Cleveland Police from Action Fraud / NFIB in 2019-2020 was comfortably the lowest of any other Forces considered within Cleveland's 'most similar group' (though the Committee acknowledge that this could, in part, be due to investigations being allocated to other Forces covering larger, more metropolitan areas where a greater degree of fraudulent activity may be occurring).
- 5.6 To further enhance the ability of local organisations to respond to this type of crime, the Committee endorses the National Trading Standards (NTS) stance that Action Fraud should have confidence in sharing relevant information with

Local Authorities who, along with Police Forces, can play a significant role in identifying and disrupting fraudulent activity. As NTS point out, Local Authorities already handle sensitive material within other domains, and can often be best-placed to react to what is occurring in their own backyard.

- 5.7 In terms of local crime investigation, the Committee heard that Cleveland Police operates a small Economic Crime Unit in the face of increasing reports of fraudulent cases. Adequately supporting a multitude of competing priorities is challenging for all public sector bodies, but the Force may want to further consider the existing resources given to this area of Policing in order to facilitate the disruption and prevention of fraud being committed in the first place, in addition to the investigation and prosecution of such crime (an approach which few Forces were adopting according to the HMICFRS '*Fraud: Time to Choose – An inspection of the police response to fraud*' (April 2019) report.
- 5.8 Continual awareness-raising of scams and emerging threats plays a significant role in reducing the risk of people becoming victims of fraud. The Committee was assured by the numerous examples of this (which rightly involved multiple mediums – talks, leaflets, social media platforms, press releases / news alerts, campaigns, guides, links to further advice / guidance), and echo Cleveland Police's message that all local partners need to continue educating people (of all ages) as much as possible on what to be aware of. As was often stressed during this review, fraud is hard to deal with once a crime has been committed but can often be easily prevented – this message needs to be shared through all possible communication platforms (not just online), with people being encouraged to speak to others (family, friends, colleagues) and all agencies helping disseminate and promote the array of existing anti-fraud resources.
- 5.9 As the Committee was made all too aware, behind every act of fraud is a victim, a fact that can sometimes be overlooked when analysing crime trends and attempting to nullify perpetrators. Locally, the Victim Care and Advice Service (VCAS) provides invaluable support to victims, many of whom will be repeatedly targeted as their information is sold-on to other scammers. The widely-held ambition of encouraging significantly more victims to report cases of fraud will translate into an increase in the identification of those requiring support – recognising and responding to a rise in demand for this commendable service will likely be required. When it comes to fraud, a key message from this review is that everyone is susceptible to this type of crime.
- 5.10 There has been well-documented evidence in the national media of pandemic-related fraud since the emergence of COVID-19 in early-2020, and this was reinforced by local organisations, particularly the involvement of non-contact courier fraud, romance fraud and impersonation of 'officials here to help' with PPE, vaccinations, shopping, etc. Just as in pre-pandemic times, raising awareness of new and emerging scams across all available platforms continues to be a vital tool in reducing risk to the local population.

Recommendations

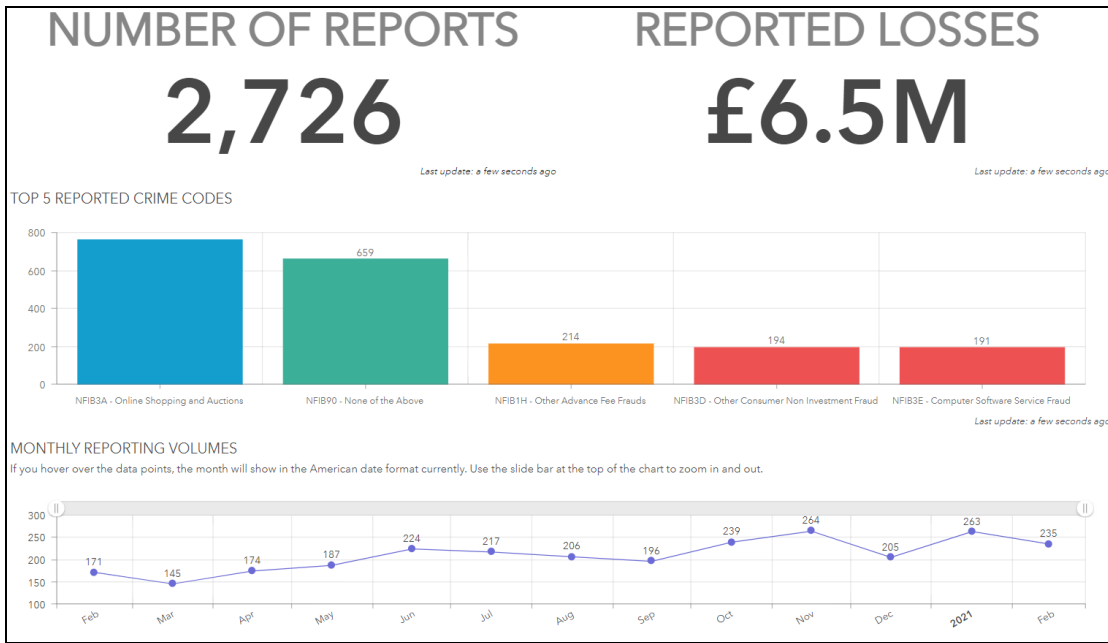
The Committee recommend that:

- 1) **Representation is made to Action Fraud encouraging the sharing of relevant fraud information with the Local Authority (reflective of this review and in support of the National Trading Standards position).**
- 2) **Cleveland Police consider the existing resources it has in place to tackle fraud, with a view to facilitating the disruption and prevention of fraud being committed in the first place, in addition to the investigation and prosecution of such crime.**
- 3) **Cleveland Police maximise the Neighbourhood Policing model to aid in identifying and supporting vulnerable residents, providing regular updates on the latest fraud-related activity and how residents can protect themselves (e.g. utilising the new Office of the Police and Crime Commissioner (OPCC) for Cleveland monthly e-newsletter).**
- 4) **All local partners continue sharing and disseminating key anti-fraud messages, emerging threats, reporting mechanisms and existing fraud-related resources via all available platforms (not just online).**
- 5) **Stockton-on-Tees Borough Council includes a regular fraud-related feature in Stockton News which details the latest scams, reinforces reporting routes, and, where possible, highlights the prevalence of fraud against particular age-groups, including those under 40 years-old.**
- 6) **Relevant data and key messages for young people around fraud crime be shared with the Council's *Bright Minds Big Futures* (BMBF) initiative to facilitate strengthened awareness-raising with that specific demographic.**
- 7) **The feasibility of supporting Age UK Teesside to extend its provision of digital projects (enabling older people to learn about devices / how to use the internet) in Middlesbrough / Redcar and Cleveland to Stockton-on-Tees is further explored.**

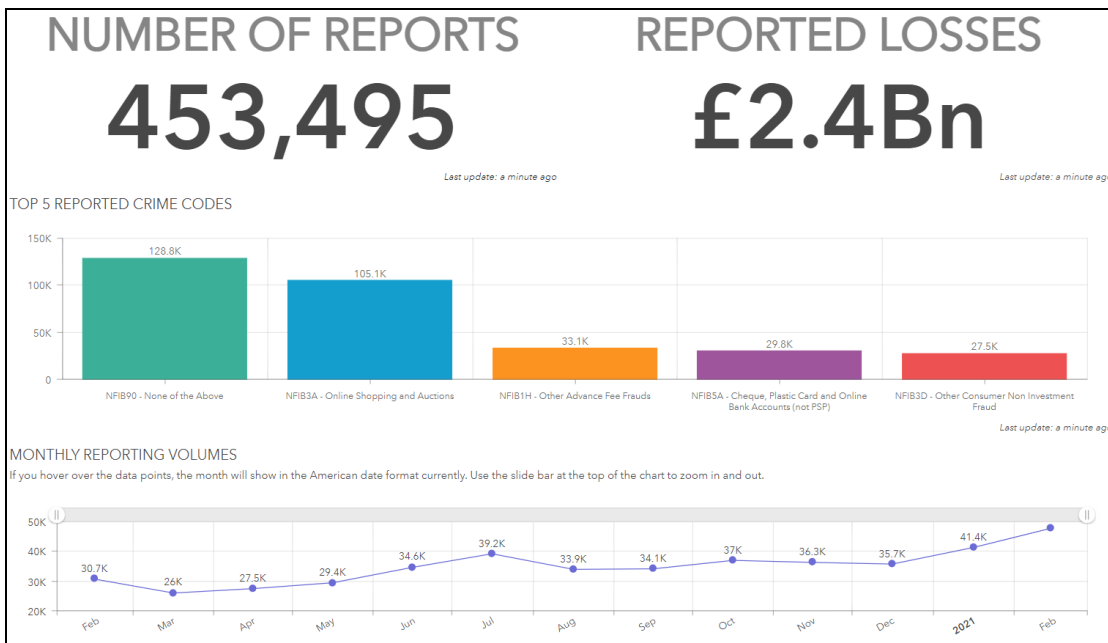
APPENDIX 1: Action Fraud Data – Cleveland v UK

OVERVIEW (since February 2020)

Cleveland



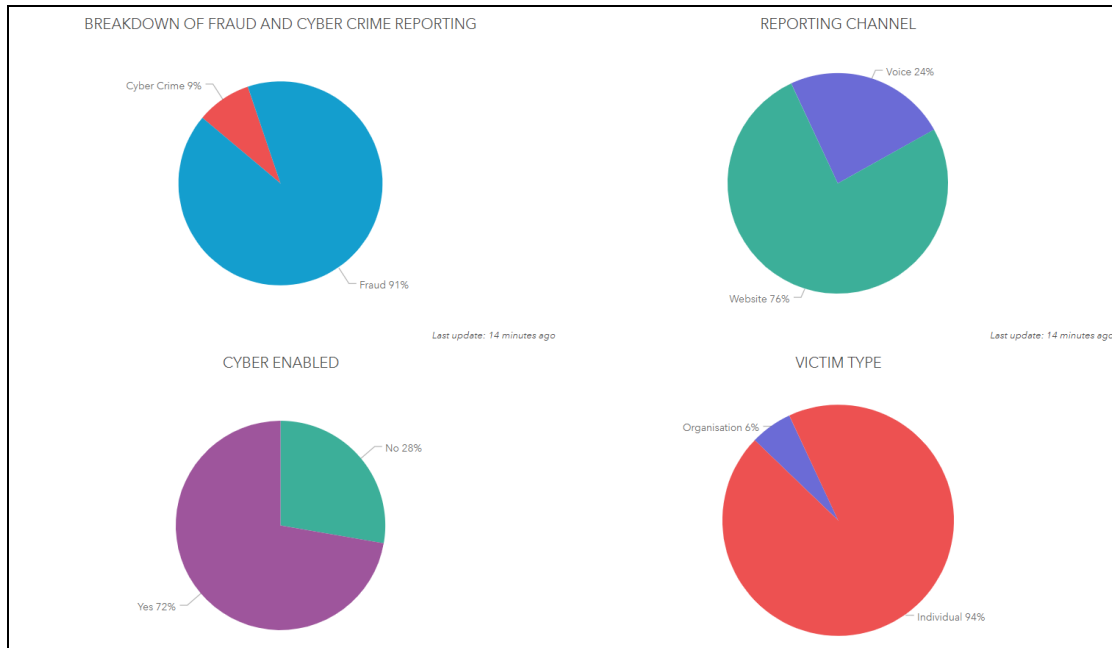
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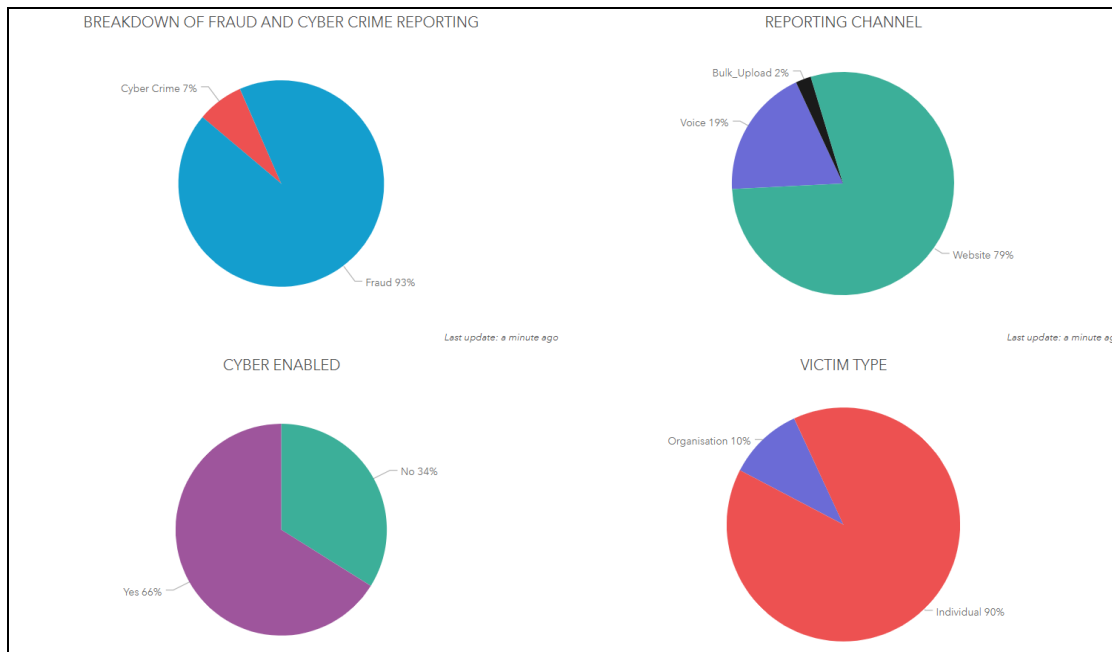
APPENDIX 1: Action Fraud Data – Cleveland v UK

REPORTING TRENDS (since February 2020)

Cleveland



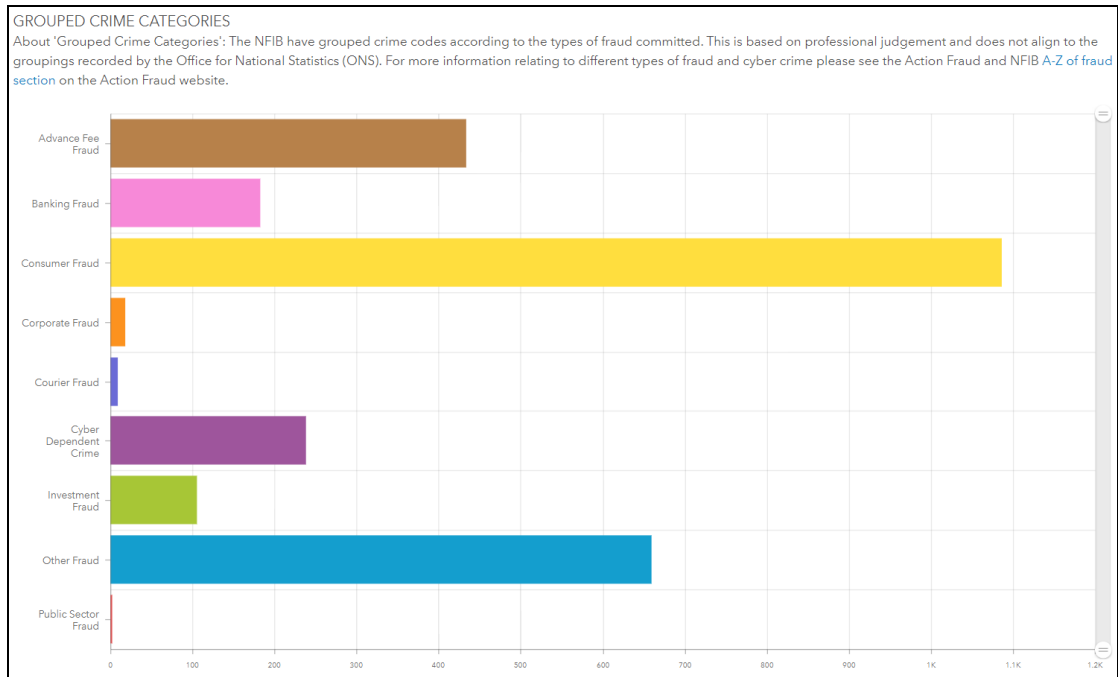
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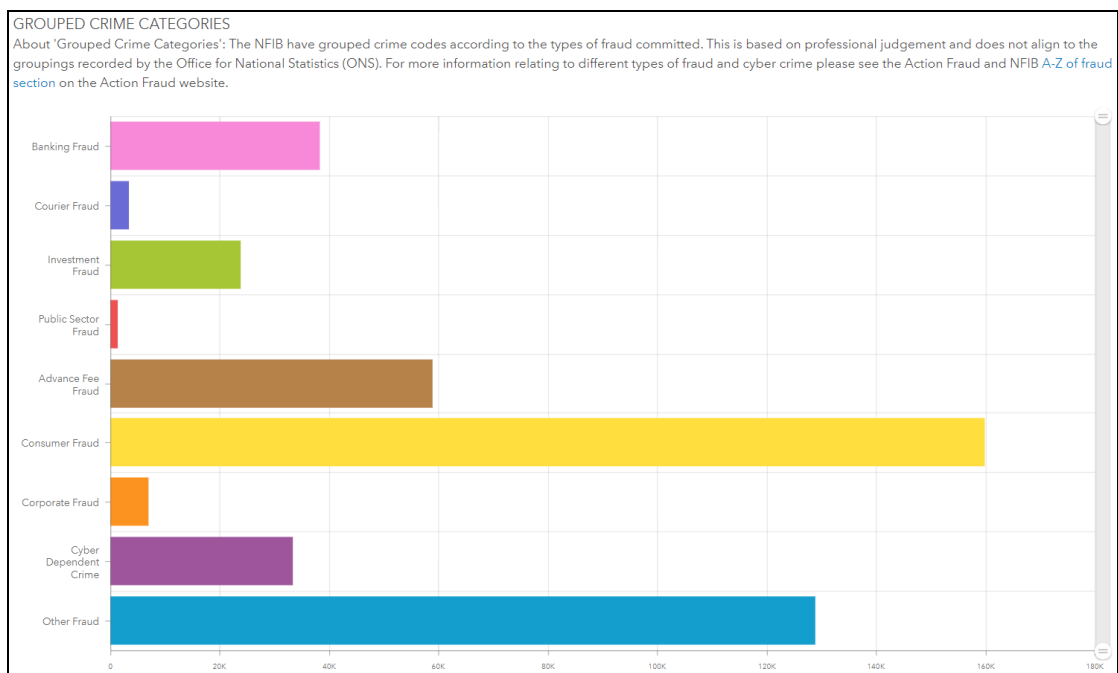
APPENDIX 1: Action Fraud Data – Cleveland v UK

CRIME CATEGORIES (since February 2020)

Cleveland



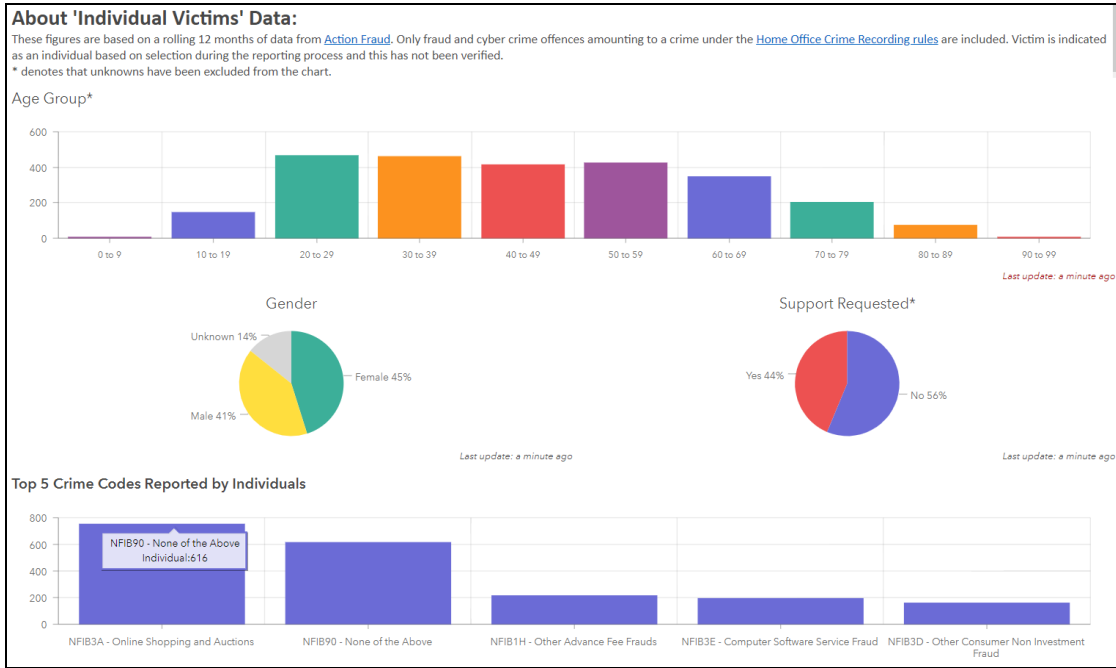
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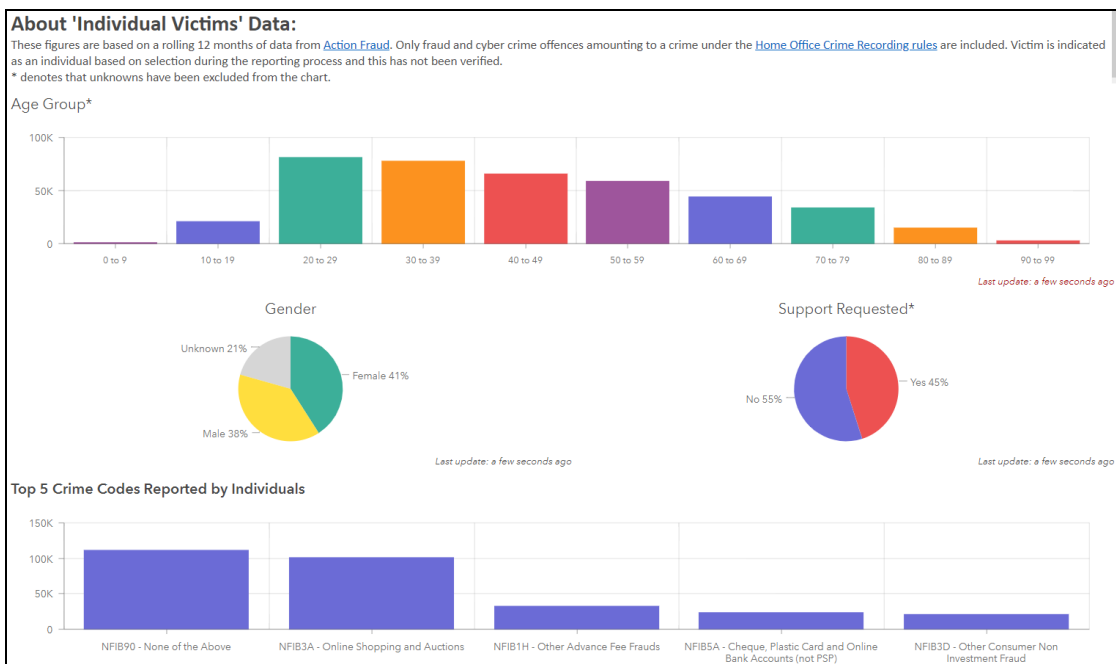
APPENDIX 1: Action Fraud Data – Cleveland v UK

INDIVIDUAL VICTIMS (rolling 12 months of data) (note: slightly different from above charts)

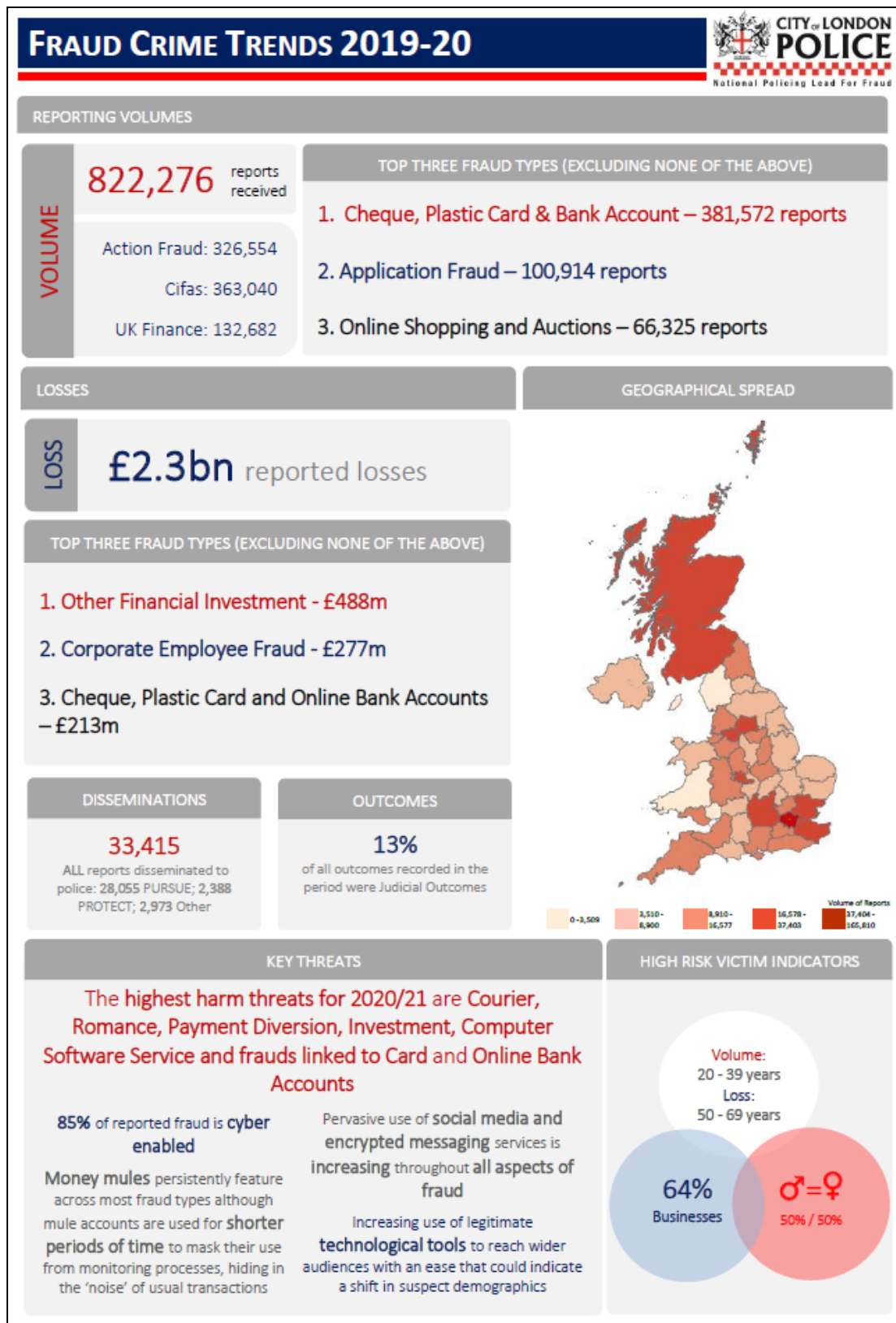
Cleveland



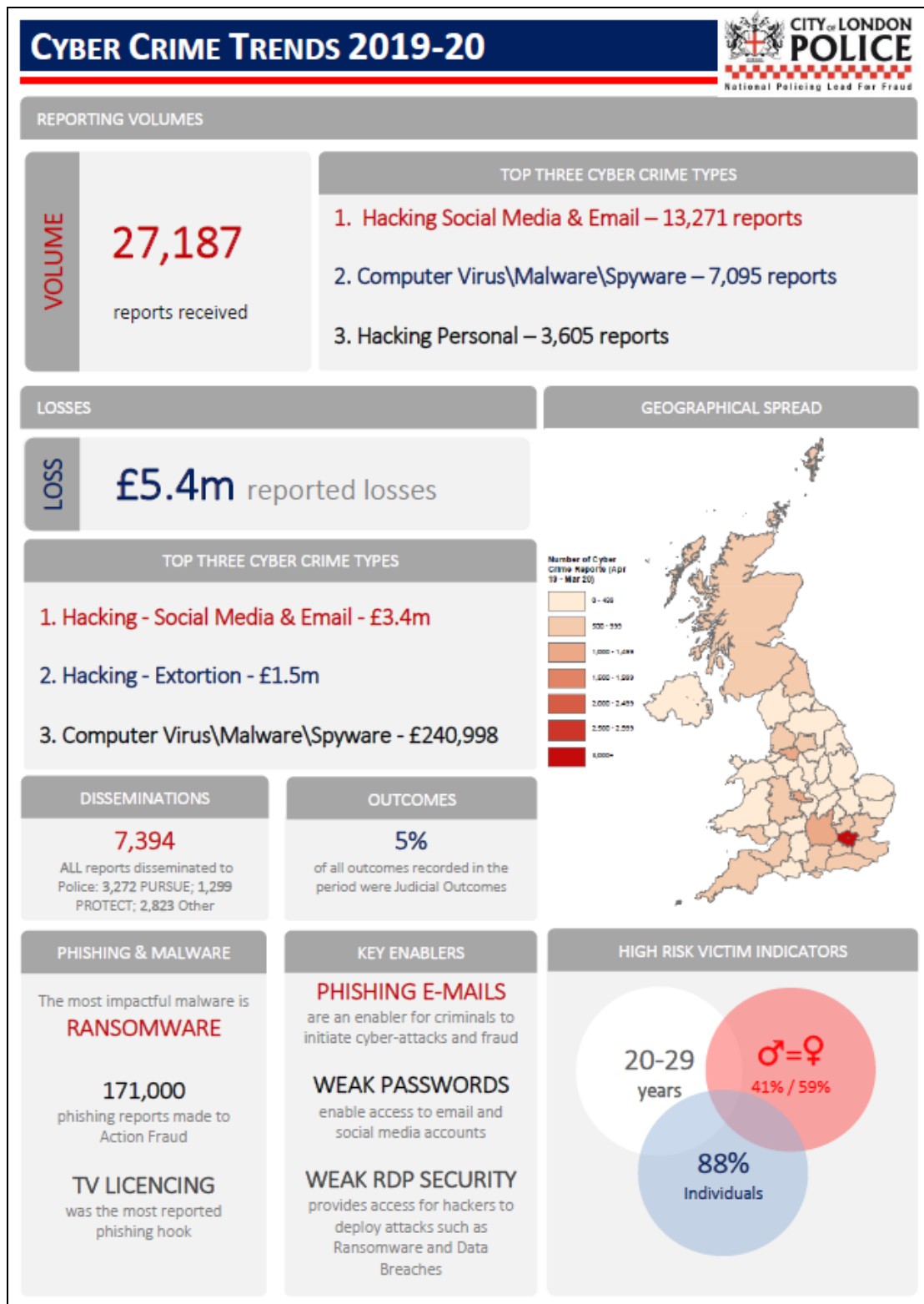
UK



APPENDIX 2: Action Fraud Data – Fraud Crime Trends 2019-2020



APPENDIX 3: Action Fraud Data – Cyber Crime Trends 2019-2020



APPENDIX 4: National Trading Standards Letter – Access to Action Fraud Data

Chairman: Lord Harris
National Trading Standards
Sylvan Court
Sylvan Way
Southfields Business Park
Basildon
Essex
SS 15 6TH



Email contact via
nationaltradingstandards@actso.org.uk

Heads of Trading Standards/Trading Standards Managers in England and Wales
Cc Regional Coordinators and Regional Intelligence Analysts

13 August 2019

Dear Colleague

Access to Action Fraud Data

For some time National Trading Standards (NTS) has been having discussions with the National Fraud Intelligence Bureau (NFIB) regarding Trading Standards Services and NTS Teams access to Action Fraud data in England and Wales.

Despite numerous meetings, emails and letters, the City of London Police (who host the NFIB and Action Fraud) maintain that they are not sufficiently happy with the security levels of local authorities' IT systems to access, be sent and retain Action Fraud data. We have pointed out that these concerns are not shared by other enforcement agencies (including other police forces and HMRC) and the fact that local authorities regularly hold highly sensitive data on child protection and other matters.

The latest discussions have been going on for 2 years. Although indications have been made that the issues would be resolved, these have not materialised.

We have escalated these matters as far as we are able. This has been to the City of London Police, Home Officials and BEIS officials. Indeed, I have spoken directly with Kelly Tolhurst (the Minister for Consumer Affairs) and I know she has raised this with her counterpart in the Home Office. However the position of the City of London Police is unaltered at this time.

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APPENDIX 4: National Trading Standards Letter – Access to Action Fraud Data

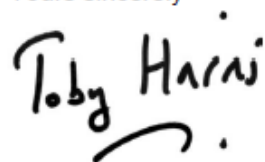
NTS has always maintained it is essential for the NTS Teams and Trading Standards Services (via regional trading standards groups) to have direct remote access to the Action Fraud database. However the position remains that Trading Standards Services and NTS Teams still cannot access the Action Fraud vaults that hold information regarding consumer and business frauds – so related complaints cannot be dealt with. We are advised technical issues need to be resolved and these are likely to relate to the data security issues. However, we believe that even if you are given access to these vaults you will not be able to search against the whole Action Fraud database to develop intelligence led investigations, as you do with the Citizens Advice Consumer Service database. In the meantime we know that all of this means that you are not receiving any referrals from Action Fraud.

I know that Trading Standards Services and NTS Teams can make individual intelligence requests to NFIB under the Data Protection Act but this, of course, does not assist if it is not any issue that you are already aware of.

The NTS Intelligence Team now have a new secondee agreement that may enable one of their officers to work at NFIB offices for a very limited number of hours each fortnight. However, this is limited to dealing with tasking referrals to support NTG. However, even in relation to this small resource, we still have no final data sharing agreement with the City of London Police, despite Suffolk County Council signing the City of London's own data sharing agreement in March 2019. When this agreement is signed by the City of London Police we expect there will be distinct restrictions on what data this officer can extract, store or share.

This is extremely frustrating for all of us. I believe that consumers and legitimate businesses are being let down, but I wanted to let you know where we stand and to advise that NTS is unable to progress the Local Authority access issues until or unless the City of London Police change their position. If they do so, then we have advised them that we will work with them. I am aware that many of you have contacted the Programme Office to ask for updates or raise concerns about why the matters have not been resolved. I hope this letter is helpful in explaining the position.

Yours sincerely



Lord Toby Harris
Chairman, National Trading Standards

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APPENDIX 5: Cleveland Police Poster – Courier Fraud

FRAUD WARNING

COURIER FRAUDSTERS ARE WORKING IN YOUR AREA!

WHAT IS COURIER FRAUD?

Courier fraud is where fraudsters pose as your bank, police or a government organisation to retrieve your money or card details.

YOUR BANK OR THE POLICE WOULD NEVER:

- Ask for your PIN number or any part of it.
- Ask you to transfer money to another account.
- Ask you to withdraw money or purchase gift cards.
- Send a courier to you to collect cash or your bank card.

WHAT CAN I DO?

If you or someone you know has been a victim of Courier fraud, report to Cleveland Police via the non-emergency 101 number or online at www.cleveland.police.uk

You can also report to Action Fraud via telephone on 0300 123 2040 or online at www.actionfraud.police.uk

SPOT THE SIGNS:

Secrecy - If the caller is asking you to keep the conversation a secret. For example, they may say someone is under investigation so it is vital you don't tell anyone.

Urgency - If the caller asks you to take action immediately, leaving you with no time to consider if this is legitimate.

WHO IS AT RISK?

Fraudsters tend to target older or more vulnerable people who are more likely to trust they are speaking with their bank or police.

APPENDIX 6: National Trading Standards Poster – Call Blockers



Free call blockers

The National Trading Standards Scams Team are offering **FREE call blocking** units for people who receive a high level of scam or nuisance phone calls.

Do you or someone you know would benefit from a call blocker?

If you answered yes, then apply for a **FREE** call blocker today!
www.FriendsAgainstScams.org.uk/callblocker

Why install a call blocker?

Research from the previous call blocker project shows that **99%** of scam and nuisance calls were blocked.

People have reported many benefits from having a call blocker, such as:

- *Significantly reducing the risk of financial harm.*
- *Reducing the risk of trips, falls and distraction accidents due to answering the phone unnecessarily.*
- *Helping those who live alone feel safer and more in control and giving peace of mind to their family and friends.*

If you would like to receive a social media pack or have any queries regarding the project please contact: ***Call.BlockerProject@surreycc.gov.uk***


For updates on the project follow us on social media!

We would also encourage you to compete the Friends Against Scams online learning session, which provides information about scams and those who fall victim to them.

www.FriendsAgainstScams.org.uk to become **#ScamAware today!**



@FriendsAgainst



@AgainstScams
@NTSScamsTeam