



**APRIL 2008**

**CRIME REDUCTION**

**LETTER 'SCAMS'**

There are many different 'scams' or confidence tricks involving unsolicited mail being sent to random addresses throughout the UK. Currently one of the most common are letters containing details of valuable prizes from foreign lotteries – typically in Spain. The letter will instruct the 'lucky winner' to forward full details of the bank account into which the 'prize money' is to be paid and/or will ask for an administration fee to be sent before the prize money can be released. The next thing the excited winner of this vast sum of cash (from a competition that they didn't even know they had entered) knows is that their bank account has been seriously looted in some way. Typical warning signs include:

- The approach, whether in writing, by phone or by email, is unsolicited.
- There is a very short time in which to respond to claim a prize.
- An invitation to send a "processing" or "management" fee, make a purchase or sign up to a service to obtain a prize or reward.
- The need to use premium rate phone lines.
- The source of the promotion is based overseas.
- A requirement to send money abroad, particularly to the Netherlands or Canada.
- Prizes are expressed in foreign currency.
- An invitation to provide credit card or bank account details.
- Rewards are wholly dependant on persuading others to join a scheme.

Another scheme reported in this region is where the potential victim receives a formal looking letter telling them that their (fictitious) wealthy, previously unheard of, uncle/cousin or whatever has died in tragic circumstances without leaving a will. The 'death' almost invariably occurred in either an African or Far Eastern country where contact with the authorities will be difficult and where the deceased has co-incidentally made a huge cash investment in a local company just prior to his death. The writer of the letter will inform the recipient that there is evidence to suggest that they are entitled to inherit this money and will ask them to forward full bank details and maybe a substantial sum of cash to secure the rights to the inheritance. The letters will often go on to suggest that unless these conditions are met before a certain date, the whole of the money will revert to a third party or the government.

The above are just a couple of examples. We can all be smug and think that we would never be fooled. Yet despite the often poor quality of written English, glaring mistakes and outrageous claims, every year many people get overcome by greed and throw caution to the wind. The rules are simple.

- Don't reply to these requests.
- Never, ever, reveal your bank details to strangers.
- Ask yourself 'How could I win a lottery prize if I haven't bought a ticket?'

- If you win something you don't have to pay anything to receive your prize.
- Once you respond to bogus promotions, your name and address is likely to be placed on other lists for similar 'scams'.
- If asked to use a premium rate telephone number, remember these can be very expensive and may be part of the scam.
- Never reveal credit card or bank account details unless absolutely sure who you're dealing with. These details may be asked for as 'identification'.

Further information concerning frauds and 'scams' visit the website sponsored by the Office of Fair Trading at [www.consumerdirect.gov.uk/goods-service/scams](http://www.consumerdirect.gov.uk/goods-service/scams)