



## Courier Fraud

### What You Should Know

Courier fraud is when a fraudster contacts victims by telephone claiming to be a police officer or bank employee. To substantiate this claim, the caller might be able to confirm some easily obtainable basic details about the victim such as their full name and address.

The caller may also offer a telephone number for the victim to dial or ask the victim to call the number on the back of their bank card to check that they are genuine. In these circumstances, either the number provided will not be genuine or, where a genuine number is suggested, when the victim hangs up the fraudster will stay on the line and pass the victim to a different individual, claiming to be from the bank.

After some trust has been established, the fraudster will then, for example, suggest;

- There is a corrupt bank employee at the victim's bank and the caller needs the victim's assistance in catching the culprit
- A suspect has been arrested by the police in possession of financial information or bank cards in the victim's name
- A business such as a jewellers or currency exchange is operating fraudulently and they require assistance to help secure evidence

Victims are then asked to co-operate in an investigation by attending their bank and withdrawing money, withdrawing foreign currency from an exchange or purchasing high value items such as jewellery, watches and gold.

They will then agree a time and location for the handover, usually arranging for a 'courier' to collect the items from the victim's home. Some victims are asked to post the cash to a specified address. At the time of handover or posting, unsuspecting victims are promised the money they've handed over, spent or posted will be reimbursed. In reality there is no further contact and the money is never seen again.

In an emergency call **999**  
For non emergencies call **101**



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