

The Oasis Centre - Cornwall

Registered Charity Number 1139355, founded to serve the communities in the parishes of St Columb Major, St Mawgan-in-Pydar, St Eval and St Ervan



Looking Out for Telephone Calls

Number 07 in a series of notes on important issues.

Fraudulent telephone calls are something we all know about, may even have received. Police reports from one County for a single week in early 2015 disclosed fifteen attempted frauds via these calls and successful frauds costing the victims £2,700, £490, £40,000, £2,800, £200, £11,000, £15,000, £4,900, £3,500 and £2,032. These were just the offences reported to the police and we can be certain that there were others that remained unreported. One statistic has suggested that 39% of the victims of fraud do not report it. It is embarrassing to admit that you have been conned.

With so much money being obtained from this field of criminal activity, it comes as no surprise that it is a growth area and the fraudsters are becoming more sophisticated and inventive. They will impersonate banks and payment services, the police, local authorities, all the major companies that supply water, energy and telecoms, government departments like the tax man, citizens advice, courier firms and big names in the worlds of computers and insurance. They come up with new ideas daily and some do their research and will know your name and address.

Of course, these fraudsters are after your money but, first of all, they want to obtain your trust. They are polite, they are plausible and they pose a particular danger to the elderly and vulnerable. They are seeking information about you. Access to your bank accounts and passwords for your credit cards are at the top of their list.

Incentives can be offered. You are due a refund because you are a preferred customer and pay on time. They want to apply a discount to your future bills. You overpaid for the holiday you took last year. Alternatively, threats can be added to the weapons deployed. They can claim to be pursuing debts due to the tax man or fines for motoring offences. There can be talk of a warrant for your arrest and even prison, all supported by countless recorded delivery letters that (they claim) have been sent to you but, mysteriously, you have never received.

If you cannot be persuaded by any of these means to disclose bank details to the caller and perhaps to hand your cards to their 'courier', another fraudster on another day may perhaps see if you will allow them to check your computer because it has been hacked and it is vulnerable to criminals! Unless you tell them, they do not even know if you have a computer!

Police advice regarding these calls is clear and uncompromising. Terminate any such call immediately. Do not worry about being thought rude. If you engage with the fraudsters your number could go on a list of 'responders' and that will invite further calls of the same sort.

Jeremy Simmonds, Chair, The Oasis Centre - Cornwall