



Vecinos Cooperando y Colaborando de España Neighbourhood Watch Association in Spain



SCAMS AIMED AT EMPTYING YOUR BANK ACCOUNTS

BANK SCAMS

Email bank scams appear to be on the increase again. People are going on line to discover they have been sent an email purporting to originate from one of several well-known banks including, Nat West, Barclays, Lloyds, Santander and CAM. The email, complete with authentic looking bank headings, explains that the bank are either updating their information or improving their Internet security. The email asks the receiver to complete the attached form or visit a web site and do the same, the form asks for confirmation of their various personal bank account details. If these details are supplied they are then used to take money from the account. The police in Britain believe that the crooks stole over £75 million from bank accounts last year and the Spanish police have also quoted a similar figure.

A recent development has seen people receiving telephone calls where the caller says he is from a certain bank and asks personal questions in perfect English. If you receive such a call just hang up and if you telephone has a call identification facility make a note of the number and pass it on to either the police or your local Neighbourhood Watch.

LOTTERY WINS

Many people have received either emails or letters telling them that they have won a share of a promotional lottery. The scam then takes one of two courses: The recipient is asked, as in the bank scam, to fill in a form giving details of the account into which the money will be paid **or** a holding fee is requested, which of course disappears into the crook's bank account.

THE NIGERIAN SCAM

This scam is at least 10 years old but greedy people are still being conned out of thousands of pounds. The scam takes the form of an email or a letter from someone who has somehow obtained several million pounds but needs to get it out of the country without raising suspicions and for allowing that person to use your bank account you will receive a percentage of the money. Needless to say the money only goes one way, out of your account. Its called the Nigerian scam as that is where it first started and even now many of the emails or letters give a Nigerian address.

PREVENTION ADVICE

In no circumstances should you ever supply any information over the Internet or by post about any account, no matter how authentic the request appears. **NO BANK WILL EVER MAKE THIS TYPE OF REQUEST.** The only time you should supply any information is when using a credit card for purchases that you have personally instigated. **Remember if it seems too good to be true, it is!!**