

Coronavirus Fraud Prevention - Introduction & Scam Texts from Trusted Sources

John:

Hello everybody. My name's John Goddard from HSBC, and I'm joined today by Detective Chief Inspector Chris Beechey from the Police Crimes Operations unit. Given the current situation with COVID-19, we wanted to bring to you a series of case studies to help you to safeguard yourselves against fraud. So during the current COVID-19 situation, we're seeing fraudsters taking the current situation and using this to scam customers, and we want to give you some practical advice on how to stop that and how to spot the warning signs.

John:

So Chris for our first case study, I guess this is a common point of exploitation in that fraudsters are trying to disguise themselves as the government and sending fraudulent text messages to our customers. And we're seeing examples where the fraudster will be claiming that the citizen is entitled to money from the government, or indeed requesting that the citizen is to respond to the text message to give money. So in circumstances where perhaps they're asked to support the government with money to support COVID, or where, for example, they've been seen to be leaving the house more often than the lockdown rules require. What's your advice when customers receive a text message like this?

Chris:

Thank you, John. What we have to remember here, of course, is that fraudsters will seize upon any opportunity, any worldwide situation, to begin to focus their activities with our communities. So here of course is a worldwide situation with COVID, which provides an ideal platform for fraudsters to target their wares. The really important thing here is that we have to impress upon people how necessary it is to receive their advice and guidance from official sites.

Chris:

So just because, for example, you receive a text message from the government, the most important thing is to go to that government website in order to see exactly what advice is being given. Governments will, and banks, other respected institutions, will never text customers to say, send us money. They communicate with customers in a very different way. The important thing here is for customers to seek official sites for information, and certainly not reacting to the receipt of a text message. If in any doubt, break the communication and go to the official site.

