



## DECEMBER 2025 Elmsett and Aldham Neighbourhood Watch

A friend recently received a LETTER to claim a prize supposedly from 'The People's Postcode Lottery' BUT he had never entered the draw. On checking with the lottery, it was a scam. One point here is that you do not need to claim as this lottery pays a win directly into your account. Check similar letters and emails as there are usually clues that it is not genuine.

Between April 2024 and March 2025 there were 43 reports of courier fraud offences in Suffolk. In total victims lost £364,763, with an average loss of £8,482. Suffolk Constabulary has created a video about courier fraud – see their website [www.suffolk.police.uk](http://www.suffolk.police.uk) -and reports can also be made on there or phone 101 if you have been affected.

Courier fraud occurs when potential victims are contacted by someone pretending to be a police officer, bank official or similar and duped into handing over money, valuables, items they have been asked to purchase or bank cards which are then collected from their home address, often by couriers who are innocent parties to the crime. The criminals use a variety of different tactics, often claiming that there is a problem with your account and they need your help to catch the real criminals. The victim may also be encouraged into handing over their bank cards, bank details and PINs, as well as handing over or buying high value items such as jewellery, watches and gold to hand over.

Police officers will never:

- Ask for bank details or PINs
- Request cash or bank card handovers to couriers
- Demand money transfers to other accounts
- Ask for payment of fines or fees over the phone
- Request access to your computer or passwords
- Ask you to 'assist' in an investigation by doing any of the above

Similarly no bank or other legitimate service will ever ask for your PIN number. Beware also that if you are asked to contact your bank, the scammer may keep the line open so you think you have contacted the bank but you are still talking to scammers. If in doubt, always check using a known genuine number allowing at least 5 minutes if you are doing this in response to a questionable phone call.

If you know of anyone that you feel might be susceptible to this, please help ensure they are aware of the dangers and consider measures such as call blockers. If you have any concerns or feel you or someone you know may have been targeted, please report it.

Reports can be made to both the police and to Action Fraud, while further advice on this and other scams is available on the Action Fraud website -[www.actionfraud.police.uk/a-z-of-fraud/courier-fraud](http://www.actionfraud.police.uk/a-z-of-fraud/courier-fraud)

In mentioning current scams, I can only touch on some as they change all the time. One recently supposedly from Lloyd's Bank was about changes to terms and conditions and asked that you click a link 'to read the full update and FAQs'. In this case the sender's email address was obviously not genuine but unless the reader was alert, they could easily have fallen for it.

Which? Gives the following advice if you have given your details to a scammer:

Contact your bank or card provider if you have lost money or shared any financial details.

Be cautious of any calls, texts or emails that request you log into accounts, share details or move money.

Report the scam to Action Fraud at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) and websites to the National Cyber Security Centre at [www.ncsc.gov.uk](http://www.ncsc.gov.uk)

Other current scams include job offers of 'flexible remote job providing product reviews,' fake Sports Direct website with bargain prices, renewal of Disney subscription has failed, TV licence

renewal, Apple accounts, EE, Screwfix adverts, Netflix subscriptions, problems renewing car tax or with a delivery from Royal Mail and McAfee subscription has expired and so on. I have had numerous emails personally about McAfee, all from a different email address.

ALL these scams will be after your personal details. If you have any doubt at all, contact the organisation concerned by a trusted means. Verification particularly of a personal caller's identity may take some time but do not give up. A genuine caller from British Gas in Elmsett recently was checked but it took a while. Better that than admit someone to your home who is not genuine.

Which? Gives the following advice about identity fraud:

Check your credit reports with main agencies regularly to see who has searched your record. Follow up if one has been made by a firm you do not use.

Strengthen passwords – I have covered this before

Be sceptical

Keep tabs on your post -letters about unrecognised accounts should be investigated. Re- direct mail if you move.

Contact your bank – see advice previously in this article.

Now that we have darker evenings: -

A plea to pedestrians in these dark evenings. Please wear something that shows up well in the dark. You cannot rely on a driver seeing you when you wear only dark clothing and it is your life that is at risk.

Do not let your Christmas be ruined. Follow security advice about your home and garden especially when unoccupied. It is a good time to review your security and perhaps give your property an early Christmas present such as better locks , lighting or an alarm.

Do not leave presents where they can easily be seen by a burglar or on view in your car even though you will have locked it, won't you?

Keep safe and secure now that the nights are drawing in and lookout for your neighbour.

Wishing all residents a Happy Christmas and New year,

John Sones Neighbourhood Watch Co-ordinator

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