



HERTFORDSHIRE

CONSTABULARY

PC 431 Paul Marina, PC1277 Nic Musto, PCSO Chris Brabrook



“Hello and welcome to the Rural Newsletter”

I have been asked this month to pass on some advice regarding fraud.

Specifically residents in our area have been hit by some very convincing phone calls from people posing as employees from the victims bank. The caller then informs the victim that their bank account has been hacked and money has been stolen, they are then requested to send their bank card and PIN in an envelope to a specified address. Our victim does so and then notices that money HAS indeed been taken out. They contact their bank and a new card and PIN issued. A few weeks or months later our fraudsters call again, saying that they are the bank and checking that the new card and PIN arrived safely. Once that is confirmed they say there was a problem with that card and could they send it back with the PIN...the circle goes on and on and the victim loses time and time again. No prizes in guessing that nearly all victims are elderly and vulnerable and more susceptible to a polite convincing phone call.

**Keeping your bank details safe**

A bank card might be a credit or debit card. You should be careful when you use your card or [Personal Identification Number \(PIN\)](#).

Your card issuer will send your card and PIN number to you separately.

When you have received your PIN, you may change it. You can usually do this at a cash machine. You can also choose not to be issued with a PIN.

You are expected to take all reasonable steps to use your card and PIN safely, and stick to agreed terms and conditions.

You should:

- not allow anyone else to use your card, PIN or other security information
- take all reasonable steps to keep your card safe and your PIN and other security information secret
- **remember that your bank or building society will never ask you to tell them your PIN**
- never write down or record your PIN or other security information
- always learn your PIN and other security information, and destroy the notification as soon as you receive it
- contact your bank if you don't receive a bank statement or other expected financial information
- if you use an internet banking site, always type the bank address into the web browser and never follow an e-mail link and then enter personal details.
- Fraud can come in many shapes and sizes but, victims of fraud in Hertfordshire are asked to report it via Action Fraud – a national centre that provides a single point of contact for reporting and advice.

Victims also come in many shapes and sizes – including businesses as well as individuals – no matter who you are, if you've been a victim of fraud in the last 12 months:

**Ring:**             **0300 123 2040**

**Or go to:**         <http://www.actionfraud.police.uk/>

Remember, if a crime is happening to you or someone you know right now, or you believe someone may be in danger, always call 999.

Launched by the National Fraud Authority, Action Fraud provides a clear signpost for reporting all types of fraud, including identity theft, investment, credit card and consumer fraud.

Action Fraud is able to offer support, information and guidance to anyone who feels they have been a victim.

At the same time it gives law enforcement and counter-fraud agencies improved information to target fraudsters, better protect the public and bring criminals to justice, by providing vital information to the National Fraud Intelligence Bureau (NFIB).

This collaboration between police forces, the NFIB and Action Fraud will help tighten the net on fraudsters.

Fraud reports submitted through the service are sent via secure transfer to the National Fraud Intelligence Bureau (NFIB) at the City of London Police – the lead force for fraud in the UK.

The data provided to Action Fraud is totally secure and will only be provided to anti-fraud agencies or the police.

After a successful trial by five pilot forces during 2011/12, Action Fraud is now being rolled out to all forces, to become the national reporting channel for all fraud.


Fraud has been described as a ‘silent crime’. But it is not a victimless crime. It knows no boundaries and deeply affects tens of thousands of people in the UK each year. It is a crime that is second only to the illegal drugs trade in terms of its impact on the UK, and on average, it costs each adult living in the UK around £621 per year.

But the human cost is even higher because proceeds of fraud are often used to fund serious crimes such as drug smuggling and people trafficking.

Most victims of fraud do not report the crime. Victims of fraud often don’t want to talk about what’s happened to them because they feel embarrassed and ashamed. Fraudsters rely on that silence. But we can fight back by talking.

Detective Inspector Steve Keating of Hertfordshire’s Economic Crime Unit said: “Action Fraud will help prevent fraud and better enable Hertfordshire Constabulary to investigate crime by giving us access to national intelligence.

"Fraudsters can target people in Hertfordshire regardless of who they are and where they are based, so by providing a national reporting centre, we will be in a much stronger position to tackle fraud locally.

If individuals or business operators have been a victim of fraud in the last 12 months and want to report a fraud, they are encouraged to call Action Fraud on ☎ **0300 123 2040**, Textphone ☎ **0300 123 2050** or visit  [www.actionfraud.police.uk](http://www.actionfraud.police.uk) to get advice and guidance on protecting yourself from fraud.

(‘03’ phone numbers cost the same as a call to local landline phone numbers, even from a mobile phone.)

### **Your account has been used without your permission**

An unauthorised transaction on your account is money going out of, or into your account, that you didn't know about and haven't allowed. An example is something that has been paid for with your credit card that you didn't know about, and haven't given your permission for.

If you think there has been an unauthorised transaction on your account, you should tell your bank or building society as soon as possible. This should be no later than 13 months after the transaction.

You will be legally responsible for any unauthorised withdrawals which are made before you tell your bank or building society about losing your card or chequebook. However, this will only be up to a maximum of £50, unless you have acted fraudulently or been negligent.

You will not be liable for any unauthorised withdrawals after you have told your bank or building society, unless you have acted fraudulently or been negligent. An example of acting fraudulently or being negligent would be if you kept your pin number written down with your card.

If there is an unauthorised transaction on your account, you may be a victim of **identity theft**. For more information, see [Identity theft](#).

### **Transactions that have not been carried out correctly**

Examples of transactions that have not been carried out correctly are where the amount of money going out of your account is wrong, or the money is sent to the wrong place.

If this happens, you should tell your bank or building society as soon as possible. This should be no later than 13 months after the transaction.

It is up to the bank or building society to show that the transaction was genuine and there was no breakdown in procedures or technical difficulty.

If you've not authorised the transaction, your bank or building society must refund the money immediately. If there is evidence to suggest you acted fraudulently or were negligent, they can delay the refund while they carry out further investigations. However, the investigation must be carried out within a few days.

### **Identity theft**

Identity theft is where someone you don't know gets hold of your personal details, PIN number, telephone or internet banking security details and uses them to access your account.

If you suspect you have been a victim of identity theft, you should act quickly:

- contact the bank straight away. Keep a record of all conversations you have with them and copies of any letters sent or received
- report the matter to the police, and get a crime reference number
- check with the credit reference agencies whether any applications for credit have been made in your name. If they have, you can ask to have the information removed from your file
- if you suspect that someone has got hold of your details by stealing your post, or has fraudulently applied to get mail redirected from your address, you should contact the Royal Mail Customer Enquiry Number on: 08457 740 740
- contact CIFAS, the UK's Fraud Prevention Service at [www.cifas.org.uk](http://www.cifas.org.uk). For a small fee they will make sure that anyone applying for credit in your name is automatically double-checked.

You can contact me by phoning 101 and giving my name or warrant number which is 1277. My email is [Nic.Musto@herts.pnn.police.uk](mailto:Nic.Musto@herts.pnn.police.uk)

Village	Area of check	Date and times	No of cars/Top speed/ Average speed
Hinxworth	High Street	23/09/13 1620 - 1650	25 veh / 34 mph / 24.4 mph
Newnham	Ashwell road	27/09/13 1300 – 1330	16 veh / 33 mph / 25.9 mph
Bygrave	Upper Bygrave	20/09/13 1200 – 1220	11 veh / 35 mph / 26.9 mph
Ashwell	Station Road (40 limit)	23/09/13 1540 – 1605	25 veh / 44 veh / 37.7 mph
Ashwell	Newnham Way		Not completed
Weston	Maiden Street (school)	19/09/13 1500 – 1530	16 veh / 29 mph / 23.7 mph
Rushden	Mill End	26/09/13 0800-0900	15 veh/ 43 mph/ 31.8 mph
Barkway	High Street and Cambridge Road	27/09/13 1100-1200	14 veh/ 40 mph/ 28.2 mph

	Cambridge Road		
Barley	London Road	27/09/13 0930-1030	11 veh / 34 mph/ 27.8 mph

### G4E – Ashwell, Hinxworth, Bygrave, Newnham and Caldecote

Crime No.	Offence	Location	Time & Date
G4/13/580	Theft	Newnham	05-09/09/13

Offenders entered farm area and stole diesel from a tank

Crime No.	Offence	Location	Time & Date
G4/13/559	Attempt theft	Radwell	06/09/13

Offenders while attempting to remove a caravan have been disturbed and made off

Crime No.	Offence	Location	Time & Date
G4/13/604	Burglary	Ashwell	23/09/13

Offender entered unlocked property and took keys to vehicle outside and made off with it, later abandoning this vehicle and making off.

### G4D – Barkway, Barley, Reed, Nuthampstead, Newsells, Kelshall and Therfield

Crime No.	Offence	Location	Time & Date
G4/13/572	Burglary	Barkway	10-12/09/13

Offenders have caused damage to a lockup garage and nothing taken

Crime no.	Offence	Location	Time & date
G4/13/605	Burglary	Barkway	08-12/09/13

Offenders entered a garden shed and took items from within

Crime No.	Offence	Location	Time & Date
G4/13/586	Theft	Therfield	12/09/13

Offenders have removed fencing from the open Heath

### G3C – Sandon, Wallington, Rushden, Clothall and Weston

Crime No.	Offence	Location	Time & Date
G3/13/364	Damage	Sandon	06/09/13

Offender have driven over farmers crops causing damage

Crime No.	Offence	Location	Time & Date
G3/13/368	Burglary- Attempt	Weston	07/09/13

Offender entered shed but taken nothing

Crime No.	Offence	Location	Time & Date
G3/13/395	Theft	Weston	19/09/13

Offenders entered rear garden and stole domestic heating oil

Crime No.	Offence	Location	Time & Date
G3/13/406	theft	Weston	19/09/13

Offenders entered rear garden and stole heating oil

Crime no.	Offence	Location	Time & date
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G4/13/403,405,414,422, 426,427,431,432,434,435	Burglary- outbuilding	Sandon	18-29/09/13
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Offenders have entered numerous rear gardens and then entered sheds where items have been taken

Crime No.	Offence	Location	Time & Date
G3/13/396 & 402	Burglary-(Outbuilding)	Rusden	07-20/09/13

Offenders having entered the rear gardens have then broken in to sheds and taken items

### Incidents In our area

	Sep	Oct	Nov	Dec	Jan	Feb	Mar	Apr	Total
02-03	10	12	30	10	8	12	9	8	100
03-04	03	13	28	3	8	13	9	3	80
04-05	4	13	4	0	4	0	1	0	26
05-06	0	3	0	0	1	1	1	0	6
06-07	0	4	4	6	1	0	2	0	17
07-08	3	10	4	6	9	2	4	3	43
08-09	7	5	2	4	4	4	2	1	29
09-10	3	3	10	3	1	1	2	1	24
10-11	0	2	2	4	1	1	0	9	10
11-12	2	1	1	1	1	0	0	1	7
12-13	0	1	2	1	1	1	0	0	6
13-14	4								

Rushden	14/05/13	Sandon	12/09/12
Therfield	07/05/13	Reed	16/05/13
Barkway	10/03/13	Barley	04/03/13



Kelshall	08/04/13	Nuthampstead	15/06/11
Ashwell	05/06/13	Bygrave	01/05/13
Caldecote	28/05/11	Weston	11/04/13
Radwell	10/05/11	Wallington	14/05/13
Hinxworth	02/05/13	Clothall	04/06/13

## Police Surgery times and dates:

<http://snt.herts.police.uk/aCMS/team.php?nptID=63&dID=5>

### Useful Links

<http://www.herts.police.uk/>

<http://www.doglost.co.uk/>

<http://www.stolenhorseregister.com/>

Finally, Pc Paul Marina hangs up his hat at the beginning of this month. Paul has had a huge effect on reducing crime and the issues that affect people living in the rural areas. We all wish him the best of luck for the future in whatever he does and a restful retirement.

Thank you for reading this newsletter.

If you would like to see anything added to it then please contact me via email on [Nic.Musto@herts.pnn.police.uk](mailto:Nic.Musto@herts.pnn.police.uk)