

## Information sent on behalf of Action Fraud (NFIB)

### Magazine Advertise Debt Alert

Victims receive a telephone call from someone purporting to be a bailiff enforcing a court judgement, attempting to recover funds for a non-existent debt. The fraudsters state the debt originates from the victim not paying a magazine advertisement subscription.

A variety of magazine names and publishers are being used by the fraudsters, who also commonly use the names of certified Bailiff Enforcement Agents such as "Scott Davis", "Stephen King" and "Mark Taylor". These are names of certified Bailiff Enforcement Agents employed by debt enforcement companies.

The fraudsters request that the debt be repaid by bank transfer. If the victim refuses, they threaten to visit the victim's home or place of work to recover the debt that is owed.

Once the money has been transferred, victims are not provided with receipt details of the payment or contact details. Later when victims make enquiries, they'll discover that the debt did not exist, and often that no advertisement was placed.

This type of fraud is nationwide. Since 2017, there have been 52 Action Fraud Reports relating to this fraud. From the reports received, there are a range of different businesses and individuals being targeted.

#### **Protection Advice:**

1. **Listen to your instinct:** just because someone knows your basic details, such as your name and address, it doesn't mean they are genuine.
2. **Stay in control: always question cold callers:** always contact the companies directly using a known email or phone number.
3. **Don't be rushed or pressured into making a decision:** a legitimate company will be prepared to wait whilst you verify information.

If you have been affected by this, or any other type of fraud, report it to Action Fraud by visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or by calling 0300 123 2040.

Visit Take Five ([takefive-stopfraud.org.uk/advice/](http://takefive-stopfraud.org.uk/advice/)) and Cyber Aware ([cyberaware.gov.uk](http://cyberaware.gov.uk)) for more information about how to protect yourself online.

#### **Message sent by**

Action Fraud (Action Fraud, Administrator, National)

This message was sent to Nik Carter, please direct any feedback through Nik or register your own account on <https://www.actionfraudalert.co.uk>.

Message number : 214278

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## **Online Marketplace Fraud Advice For Sellers**

Action Fraud has received several reports indicating that sellers of items on online marketplace websites are falling victim to fraud by bogus buyers. Typically, the bogus buyers contact the seller wanting to purchase the item for sale and advise they will be sending the requested amount via PayPal or other electronic payment method. The seller then receives a fake, but official looking email stating they have been paid more than the asking price and to send the difference back to the buyer's bank account. In reality, no money has ever been sent to the seller; the bogus buyer has spoofed an email and purported to be an online payment company. All contact is then severed with the seller.

It is important to remember that selling anything could make you a target to these fraudsters however the NFIB has identified that those offering sofas, large furniture and homeware are particularly vulnerable.

### **Protection Advice**

- **Don't assume an email or phone call is authentic.** Remember criminals can imitate any email address. Stay in control. Always use a trusted payment method online, such as Paypal, and have the confidence to refuse unusual requests for payment like bank transfers.
- **Don't be rushed or pressured into making a decision.** Always verify that you have received payment from the buyer before completing a sale.
- **Listen to your instincts.** Criminals will try and make unusual behaviour, like overpaying, seem like a genuine mistake.

Visit Take Five ([takefive-stopfraud.org.uk/advice/](https://takefive-stopfraud.org.uk/advice/)) and Cyber Aware ([cyberaware.gov.uk](https://cyberaware.gov.uk)) for more information about how to protect yourself online.

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