

# The Fraud Bulletin

## JULY 2025

Your monthly update direct from West Mercia Police on the latest  
frauds

### **DON'T LET CRIMINALS RUIN YOUR HOLIDAY**

Fraudsters can operate all around the world. So, it's important to keep your cards, and card details safe when travelling. International card fraud losses for 2023 were £134.5 million.

#### *BEFORE YOU GO OVERSEAS:*

- Only take the cards you intend to use, and leave the others in a secure place at home
- Make sure your card company has your up-to-date contact details.
- Ensure you have your card company's 24-hour telephone number with you in case you need to contact them.
- If you are registered with a Card Protection Agency, take that contact number and policy number with you.

#### *WHEN YOU ARE OVERSEAS:*

- Don't let your card out of sight, especially at restaurants and bars.
- Don't give your PIN to anyone, even if they claim to be the police or your card company.
- Shield your PIN when typing it in, and never give your PIN to anyone, even if they claim to be from the Police or Card company
- Check which currency you are being asked to pay in.
- Paying with your Credit Card gives greater protection on any payments made over £100 and less than £30,000
- Check your bank transactions when you can to see if there's anything unfamiliar.
- Look after all your other belongings like passports, wallets, purses, travel, and ticket information.

#### *WHEN YOU GET BACK:*

- Check your bank and card statements for any unfamiliar transactions. If you do spot any, report them to your bank immediately.
- Fraudulent transactions can be reported to the Fraud Prevention Department of most major UK banks using the short phone number - **159**

## WINTER FUEL PAYMENTS

The Government recently announced the reinstatement of Winter Fuel Payments to eligible pensioners with an income lower than £35,000.

So once again the criminals have seen an opportunity to defraud unsuspecting victims by sending texts and emails claiming to be from the Department of Work and Pensions – DWP.

The first clue that these are a Scam is the fact they refer to an “Energy Allowance” in the heading, as opposed to Winter Fuel Payments.

Secondly, they infer that you will have to apply by clicking the link in the message with a very short application period, so using the usual tactic of creating a sense of urgency for potential victims to sign up.

DWP will never ask you to apply for the Winter Fuel Payment, all eligible pensioners will be paid automatically by DWP and there is no need to provide any details or complete any application forms.

***Please feel free to share these messages with any vulnerable friends, relatives, or neighbours***

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If you have fallen for a scam, report it to **Action Fraud on 0300 123 2040** or via [actionfraud.police.uk](https://actionfraud.police.uk).

**Scam Text messages can be forwarded to 7726** to help phone providers take early action and block numbers that generate spam on their networks. Scam mobile calls can also be forwarded to **7726**, followed by the word “**CALL**”, then the **scam phone number**

Forward **Fake Emails** received to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

If you think your bank account or personal banking details have been used fraudulently, then use the short phone number - **159** - to contact the Fraud Prevention Department of most major UK banks.

***For further information visit:***

<https://www.actionfraud.police.uk/> <https://takefive-stopfraud.org.uk/>

