



Surrey Police is raising awareness about how easy it is for vulnerable people to fall victim to fraud over the phone.

Criminals target the lonely and engage with them in conversation before convincing them to part with money.

Please tell elderly relatives, vulnerable friends and anyone you're concerned about to always **Hang Up On Fraud** and put the phone down on cold-callers.

For more information on types of fraud enabled by phone-calls, please see below or visit [ActionFraud](#).

[Courier Fraud](#)

Called by someone pretending to be from a bank or building society or organisation such as the police. They will ask for bank card details to be given over the phone and will then arrange for a courier to pick up the cards. The cards will then be taken away for "evidence" or to have it "destroyed". Fraudsters will access the bank account and take money.

[Pension Fraud](#)

Pension scammers promise to convert pension funds into cash before retirement, or in some cases they may suggest people can take more than 25% of their pension pot as cash. What fraudsters are offering is too good to be true.

[Recovery Fraud](#)

When someone who has been a victim of fraud in the past is contacted again by fraudsters. They pretend to be a government, police or law agency that can help recover the money that was lost, but ask for a fee to get it back. The fraudster will disappear with the fee.

[Investment Fraud](#)

A cold call from someone pretending to have an opportunity to invest in a variety of schemes or products that are either worthless or don't even exist.

Help someone keep their money safe, tell someone about the dangers of fraud.