

Criminals haven't stopped working during the lockdown – they are just working smarter! Be on the lookout for emails and cold calls from fraudsters offering to apply for government grants or schemes in return for an advance fee.

Advance fee fraud is when fraudsters target people asking them to make advance or upfront payments for goods, services or financial gains that do not materialise. Often these fraudsters claim to be operating on behalf of the UK Government. Here's how they do it:

STEP 1

Fraudsters will make contact with you and will direct you to fill out an online application form with your personal information to apply for the scheme or grant.

STEP 2

From there, the fraudsters will either apply for the real grant in your name and arrange for the money to be paid into an account they've created (known as a 'muling' account'), or they will re-contact you congratulating you for being accepted onto the grant programme, and asking you to pay your contribution to the scheme.

Often, they'll instruct you to pay this contribution using a pre-paid card, these are similar to a credit or debit card, except instead of being linked to a bank account these need to be topped up with cash prior to spending.

STEP 3

The fraudsters will recontact the victim by phone or email to ask for the details of their pre-paid card so that they can add your contribution to the grant funds. Naturally, the grant funds are never paid back to you by the fraudsters, or never existed in the first place, and the money that's been loaded onto the card by the victim is stolen.

At the moment, we are aware of frauds involving fake voucher schemes for school meals, fake supermarket cash giveaways, and fake grant applications, all with one aim – to steal your money.

To help you avoid becoming a victim of this fraud, remember to **STOP – CHALLENGE – PROTECT**.

- Always check the validity of any offer – remember, if it sounds too good to be true – it normally is.

- Check out the background of any company who offers to assist you to apply for funding or grants. Even a simple Google search can often lead to finding out important information on how reliable a company really are.
- During this time of lockdown, be even more vigilant when answering emails, phone calls, online shopping or applying for grants / loans, especially if they are out of the blue.
- Criminals are good at making the offer look genuine, so always double check to make sure it really is a genuine shop / firm / agency. Watch out for obvious spelling mistakes or poor grammar in any emails you receive.
- Always check that any grant you're being encouraged to apply for really exists – visit gov.wales or gov.uk for details of currently available grants.

Remember - if you allow criminals to claim for a grant by using information you have given them, you may not be able to get the money back.

If you've been a victim of fraud, report it to us. You can do this online at bit.ly/DPPReportOnline, by emailing contactcentre@dyfed-powys.pnn.police.uk or by calling 101.

STOP – CHALLENGE – PROTECT.

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