


# Watch Out

Kent edition

October 2017

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**Ever changing credit card may stop fraud - P3**

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## How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

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Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

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So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.



The unique ever changing credit card could be the end for fraudsters

# Unique card idea is très bon

By Peter Faulkner

**LAST year criminals stole £500 million from people's accounts leaving more and more residents concerned about how to protect their money.**

And with card fraud rising yet again, everyone is worried that the fraudsters are winning.

Maybe no more...

Card fraud – where criminals get hold of your details and then use them to take money out of your account – could be a thing of the past thanks to a French bank.

At present fraudsters need only copy down the details on the back of your credit card – the three security numbers – to be able to buy a lot, and rather quickly, before you even notice that your money has been spent.

Now a French bank is attempting to keep its customers safe, by introducing new high-tech ebank card that has one very special feature...the 3-digit security code on the back of the card changes every hour.

This means that by the time a fraudster has jotted down your card details and accessed a computer to start a spending spree, the details would already be out of date.

The game-changing technology comes from Oberthur Technologies, a French digital security company that has developed what they call a 'MotionCode' card.

While the card looks and feels like the type of regular credit or debit card you already own, the back of the card has a digital window which displays three digits.

This number is programmed to change every hour, for three years – rendering the

previous three digits worthless.

And it is hoped it will be trialled in Britain very soon.

The company says that as most fraud happens a few hours or days after you've had your card details recorded, plumping for a MotionCode card could mean the difference between having your money stolen and keeping your account under lock and key.

Société Générale and Groupe BPCE (two of the country's biggest banks) are preparing to roll out the card this year, having run successful trials in 2016.

The only issue? If you like to have your bank card details memorised so you can do your internet shopping anywhere, anytime – you'll have to go back to checking your card with every purchase.

A small price to pay!

## Home and away

### US scams shocker

NASDAQ has acquired London-based regulatory technology firm Sybenetix which uses algorithms to catch rogue traders.

The Stock Exchange said it is paying an undisclosed amount and intends to fund the purchase with cash.

"Nasdaq is investing in the technologies, talent and capabilities that solve the complex challenges our clients face," said Adena Friedman, president and CEO of Nasdaq.

Sybenetix, based in Union Street, Bankside, uses algorithms to learn individual or group behaviour at an organization. The software can then detect any unusual trading behaviour and report that to the compliance team.

### For whom the bell tolls

ARE you planning to drive up to Liverpool in the near future? If you are make sure you pay the toll in advance – and and you pay the right call centre.

The warning comes as the merseyflow team is cracking down on a fake website and phone number that has been set up online claiming to be the official Mersey Gateway and Silver Jubilee Bridges site.

The team has reported the bogus site and number to the police, who have urged everyone to be vigilant of scammers.

Anthony Alicastro, chief executive of merseyflow, said: "We know that there are some criminals trying to set up fake numbers and websites to con people.

"We are watching them and have already informed the police and will take whatever action we can to shut them down.

"It is really important to say that the only place you can register online is at [merseyflow.co.uk](http://merseyflow.co.uk) and the only number to call to register is 01928 878878.

"We would hate anyone to fall victim to

these criminals. These kinds of attempted criminal scams are commonplace on tolling schemes around the world."

### India's cyber crimewave

FROM the global ransomware attacks that hit hundreds of systems to phishing and scanning rackets, at least one cybercrime was reported every 10 minutes in India in the first six months of 2017. That's higher than a crime every 12 minutes in 2016.

According to the Indian Computer Emergency Response Team (CERT-In), 27,482 cases of cybercrime were reported from January to June.

These include phishing, scanning or probing, site intrusions, defacements, virus or malicious code, ransomware and denial-of-service attacks.

With more Indians going online, cyber experts said putting in place critical infrastructure to predict and prevent cybercrimes was crucial.

### Forgiving brave gran

A BRAVE grandmother helped police catch a cruel crook who conned vulnerable pensioners out of more than £50,000 – and then FORGAVE her.

Heartless Cheryl Mitchell, 35, of Aberdeen, targeted her elderly victims by pretending to be a council and utility company worker when she turned up on the doorstep of their homes.

Many of the old age pensioners she took cash off were living in care homes and sheltered housing accommodation in the west end of Aberdeen. The oldest victim was 102 years old.

Mitchell stole their bank details then spent the cash on high value car rentals, mobile phone top-ups and luxury holidays.

She even hatched elaborate plans to con her elderly neighbours, taking advantage of one woman who said her 79-year-old husband who was expected to die after suffering a major stroke.

Mitchell was found guilty of the crimes as well as claiming more than £60,000 of benefits she was not entitled to. She was jailed for five years.

### Medical cheats charged

THE US Justice Department said that it has recently charged more than 400 people, including 56 doctors, with committing health-care fraud that generated \$1.3 billion in false billings.

"Too many trusted medical professionals like doctors, nurses and pharmacists have chosen to violate their oaths and put greed ahead of their patients," Attorney General Jeff Sessions said at a news conference where he was joined by other top U.S. law-

enforcement officials.

"They seem oblivious to the disastrous consequences of their greed," the attorney general said.

Justice Department officials said the initiative was the "largest health-care fraud take-down operation" in U.S. history.

### Letter was a fake

A KILMARNOCK man who received a scam letter saying he had won £385,000 is warning other people not to be taken in.

Allan Greig of Bellfield took the letter, which is fraudulently using the People's Postcode Lottery's logo, to the police, his bank and Trading Standards.

Said Mr Greig: "At first when I read the letter I thought it said we had won £385. But then I saw all the zeros and realised it was for £385,000.

"I knew I wasn't in the People's Postcode Lottery and hadn't entered any draw, so I felt right away something wasn't right."

The dodgy letter asked Mr Greig to call to claim his winnings, which were a share of £45 million prize pot.

A spokeswoman for the People's Postcode Lottery told the Standard: "Legitimate lotteries will not under any circumstances request a payment in order to receive 'winnings'.

### Goods were dangerous

A WOLVERHAMPTON shop offering dangerous tumble dryers and a broken microwave covered in bird droppings for sale has been fined £1,000 with £2,622 costs.

Harbans Lal, 54, the owner of East and West Aid, a registered charity on Moor Street South, Blakenhall, has also been hit with a £200 fine and a further £2,622 costs by Wolverhampton Magistrates Court.

Lal, of Regent Road, Tettenhall admitted breaching consumer protection and unfair trading regulations.

### Deaf man conned

ROGUE traders thought they could carry on conning a deaf pensioner out of his savings – but got a shock on their last visit.

They had manage to swindle £10,000 out of the 70-year-old from North Hykeham after repeated visits to his home but he eventually got wise to the ruse.

The two teenage workman, from Nottinghamshire, returned once again, only to find police officers waiting for them, Lincoln Crown Court heard.

Anthony Ward, now 20, of Hucknall Lane, Nottingham, admitted the fraud charge and was given 12 months suspended youth detention and 150 hours community work. The 17-year-old was sentenced to a 12 month youth rehabilitation order and told to complete 100 hours unpaid work.

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Thieves can now steal your car without having a key so take precautions

# Put your car keys in the oven

**WHEN you go to bed your new, expensive car is a target for clever thieves using sophisticated transmitters to steal modern keyless cars especially with the darker nights approaching.**

So the next time you go to bed don't take your car keys with you – put them in the microwave, the fridge or the freezer.

Now this may seem, to you, to be a strange if not stupid suggestion because what good are they in the microwave or the freezer.

Well it is a fact that microwave's and freezer's cannot be penetrated by the signal transmitted by the unique device used by thieves because the metal blocks the signal.

Cars that use a keyless system can be stolen to order because the thieves have obtained devices that unlock the vehicle even though the owner's key is inside the house.

An £80,000 Mercedes and a £60,000 BMW X5 were recently stolen off the driveway using the transmitter as the owner slept.

CCTV showed two men sprinting towards the house. One goes to the car door while the

other, holding a bag, stands by the front door of the house.

One of the men can then be seen moving the bag around outside the front door, apparently trying to detect a signal. Moments later, the car lights come on and the two men are inside and away.

Keyless vehicles do not have traditional ignition keys, instead coming with a plastic fob that contains a computer chip and security code.

When the fob is nearby, the code is detected by the car's computer, allowing the driver to start the engine at the press of a button.

It is thought that thieves could be using a 'relay' strategy with a pair of radio transmitters. One gets as close as possible to the key fob inside the house by holding a transmitter close to the wall. The second holds his device by the car door. The devices relay a signal to unlock the vehicle.

With modern technology you don't even have to put your car keys in the ignition to get started on your journey, just jump in with the

keys in your pocket and press the start button, off you go! This is a great invention, but it's also a great invention to help the modern electronic savvy thief to steal your car!

If your vehicle has keyless entry, your key will be emitting a unique radio signal which your vehicle recognises, some vehicles even unlock when your key is close and automatically lock when you leave your car.

So long your key is within the required area of your vehicle, you will be able to start your car and drive on your journey.

## How to stop your car being stolen

When you're at home you could put your keys in any of the following places to help prevent the signal being scanned by a thief who could be lurking outside your property.

- Inside your fridge or freezer
- Microwave (don't turn it on though)
- Place it in aluminium foil
- A metal biscuit tin or container

You can also get pouches for contactless credit cards so the thieves cannot read your keys signal whilst they're in your pocket.

## The smell of a con trick

THERE'S a strange smell in the air -and it could be the whiff of a con trick.

Kent Police and Kent Trading Standards are warning shoppers not to buy suspected fake goods from rogue traders on the street.

They have received reports that a group of men in Maidstone town centre have been selling perfume from carrier bags at lower than retail prices to pedestrians.

Inspector Rachael Cumberland of Maidstone's Community Support Unit said: "If something seems too good to be true, it probably is.

"Don't be fooled into thinking you're getting a great deal, you may be buying stolen or counterfeit goods.

"Buyers will often find that their purchase turns out to be poor quality and this may make the product unusable or even unsafe."

Clive Phillips, KCC Trading Standards Operations Manager, said: "If you buy an item from a complete stranger, whatever they are selling will have no traceability, so the goods could turn out to be either stolen or counterfeit.

"In addition, you will probably be unable to contact the seller again if you have any complaints."

## 14 years for child abuse

A THANET man has been jailed for 14 years after he was found guilty at Canterbury Crown Court of abusing a child.

Darren Reynolds, 48, formerly of Margate Road, Broadstairs, abused a girl of primary school age on numerous occasions before she felt brave enough to report it to her mother in 2016.

She said she had been worried nobody would believe her and knew Reynolds would lie about it. The abuse had been carried out over three years.

Following a Kent Police investigation, Reynolds was charged with engaging in sexual activity in the presence of a child; causing or inciting a girl under 13 to engage in sexual activity; and assaulting a girl under 13 by touching.

The jury took just one hour to return with guilty verdicts on all three counts. He was sentenced to 14 years in prison and will spend an additional four years on licence.

## Rail crossing dangers

FIREFIGHTERS in Kent have issued a warning to people about the dangers of using railway crossings.

They were recently called to an incident in Maidstone where a man suffered serious burns while trying to cross a live electrified railway line with his bicycle near Harrietsham.

It is believed the man, thought to be a tourist, was not aware that railway lines in the UK are powered by a third rail and that

crossing them without permission is treated as trespassing.

He accidentally allowed his bike touch the live rail, causing its tyres to catch alight. The flames then caught his clothing and he was burned on his legs and forearm.

Upon arrival, fire crews treated the man for the burns and gave him oxygen therapy before handing him to the care of paramedics.

Crew Manager Dominic Moore said: "The gentleman was extremely lucky to survive this incident.

"We would advise anyone attempting to cross a railway to use official, signposted crossing points such as foot bridges and level crossings."

For more information about railway safety and campaigns to raise awareness of trespassing, please visit Network Rail's website..

## Caravan cowboys

KENT Trading Standards officers have issued a warning to residents on static caravan parks to beware of cowboy traders.

They have received reports from caravan parks in Harrietsham, Canterbury and Swale areas that rogue tradesmen are trying to tempt owners into having unnecessary work carried out.

Generally the work is overpriced and of a very poor standard.

Caravan owners across the county should be aware that these criminals may be operating in other areas of Kent.

If you require work done to your home get at least three quotes. For a list of Kent County Council approved traders visit Checkatrade, the county's recognised provider of approved tradesmen (<http://www.checkatrade.com/kent.com>) or contact them on 0333 0146 190 .

Please look out for neighbours and report any suspicious doorstep criminals to Citizens Advice consumer service ([www.citizensadvice.org.uk/consumer/get-more-help/report-to-trading-standards/](http://www.citizensadvice.org.uk/consumer/get-more-help/report-to-trading-standards/)) on 03454 04 05 06

## Crackdown on drink

KENT Police and Dover District Council have been cracking down on drink-related anti-social behaviour in Dover town centre.

They have been using their powers under the Anti-social Behaviour, Crime and Policing Act 2014 to disrupt nuisance and anti-social drinking and aggressive begging.

This joined up working is part of the Community Safety Partnership, a multi-agency group set up to coordinate help and plan for the future. Members of the partnership continuously look at ways to support vulnerable people in the community.

Sergeant Ben Norbury of the Dover Community Safety Unit, said: "We are focussing our attention on Pencester Park and Market Square, where anti-social behav-

our has been of concern to residents, shoppers and visitors to Dover.

"Police officers and district council staff have been working alongside other partners and organisations, including homeless charities, to ensure that the people who need help are signposted to the appropriate agencies."

Five community protection notices have been issued. Four of these notices have already been breached and the individuals concerned will be reported for summons.

Officers have also arrested two people who were wanted on warrant and have seized numerous cans and bottles of alcohol from street drinkers.

## Phone scammers alert

MAIDSTONE residents are being reminded to be on their guard against phone scammers following reports that two people received phone calls from fraudsters claiming they were due a large amount of cash.

The potential victims were called by someone claiming to work for a court saying they had been awarded compensation following a court case. They were told to purchase phone vouchers to pay for court costs and these would then be picked up by a courier from their home address.

In both cases, the police were alerted and no vouchers were purchased.

DI Graham Curtis said: "These fraudsters are very plausible and will sometimes pretend to be from an organisation or company you trust such as a bank or the police.

"They will often know some of your personal information and details of an incident you have been involved in such as a road traffic collision.

"If you receive one of these calls, do not give them any additional information, just end it immediately and wait at least five minutes before using your telephone in order to clear your line from the scammer.

"You should then contact the organisation or company using a number you know, such as one from your latest bill, the telephone book or from their official website.

"A reputable company or organisation would never ask for payment in phone vouchers and you should certainly not hand over any money or items to a courier as a result of this type of call."

Anyone who has information that may help is asked to contact Kent Police on 01622 604100 quoting reference 26-756 or Action Fraud on 0300 123 2040.



New application can help shield you from nuisance callers

# Don't suffer nuisance calls

**A NEW app to help people screen nuisance calls to their mobile phone and make it easier for mobile users to log complaints about potential scams has been launched by the Telephone Preference Service (TPS).**

TPS Protect promises to not only help users avoid calls to their mobile that are annoying at best or scams at worst, but it also collects feedback from users by registering numbers that are blocked, reported or complained about to give the number an overall 'trust score' of one to five – one being least trustworthy and five being most trustworthy.

These scores appear on your mobile screen when you receive incoming calls, so it can help users decide whether to answer their phone when it rings.

During the app registration process, users can also make sure that their mobile phone

number is registered with the TPS, the official opt out register for people that do not want to receive unsolicited sales or marketing calls.

A basic version of the app is available free of charge, however there are additional paid for features which are available for free on a 60-day trial but cost 99p a month thereafter.

These features include the ability to create your own 'blocked' and 'approved' lists of numbers. For example, it is possible to screen out all calls with a trust score below five – the maximum level of protection.

This would ensure that only telemarketers that have had a very low level of complaints would be able to get through on your phone.

Users are also able to customise their lists to allow calls from specific groups to

get through, for example charities.

If you opt into the free trial you won't automatically roll onto the paid-for subscription, the paid-for services will simply stop working and you'll be asked if you'd like to become a paid-for subscriber.

Commenting on the launch, John Mitchison, head of the TPS says: "When it comes to scam and nuisance callers, don't fight a lone battle. Stand up. Join the growing movement of people fighting back.

"TPS Protect is an app for your phone that rates incoming calls using information from consumers.

"Each rating helps callers decide how trusted an unfamiliar call could be, from scammers with criminal intentions to someone you can trust.

"When scam calls get reported, their trust score drops. So your voice matters."

## NEWS in brief

### Mark is a life-saver

MARK Goatcher, 27, has been nominated for a St John Ambulance Everyday Heroes award after he saved the life of a 13 year old boy

Mark, an school staff instructor of the combined cadet force at City of London Academy, ran to help when someone told him the boy had collapsed and gave seven minutes of CPR until the ambulance arrived.

After being in an induced coma, the pupil made a good recovery and has since met Mark in an emotional reunion.

He was due to hear whether he is a winner as we went to press.

### No laughing matter

LAUGHING gas dealer Sonny Chapman has been jailed for two years and four months after police seized 14,000 canisters from Islington and Camden.

Chapman, 27, of Warren Street, Camden, was found guilty of two counts of possession with intent to supply nitrous oxide at Wood Green Crown Court.

In September last year, police recovered the 14,000 canisters from the Islington address and from a car being driven by Chapman in Gray's Inn Road.

### Baby threatened

POLICE in Kensington and Chelsea are appealing for help in tracking two robbery suspects on a moped who threatened a couple and pointed a knife towards a baby in a pram .

The two victims, a 31-year-old woman and a 32-year-old man, were approached by two men on a moped in Sprimont Place, Chelsea, on September 2..

They threatened the couple with a knife then forced them to hand over their watches after pointing the knife at their baby

Both suspects were wearing black crash helmets, and are described as being white males wearing navy blue tracksuits and black Nike trainers.

### Smile, you're on camera

CAMBRIDGESHIRE police spent £442,370 on 917 body worn cameras – equating to £482 per camera – ranking in the top 10 highest spending police forces.

The Met Police was first on the list, amassing a total spend of £15.5m followed by Herts £614,000, Surrey £600,000 and Sussex £496,000.

# Be on your guard after cyber attack

A CYBER attack on one of the world's biggest credit rating agencies, Equifax, threatening the data of up to 44 million people in the UK, has sparked a major security warning.

The response of US-based Equifax to the massive breach, in which it lost the personal information of 143 million people to hackers, has also been criticised.

The hack compromised a wealth of personal data, including names, birthdays, addresses and social security numbers - as well as credit card numbers for more than 200,000 people.

Equifax admitted UK consumers were affected by the breach but did not say how many, however the company is understood to hold the data of 44 million British consumers.

The company took 40 days to inform the public that it had been hacked and there was outrage after it emerged three senior executives at the New York Stock Exchange-listed firm had sold-off shares worth almost \$1.8m (£1.4m) before the breach was publicly disclosed.

UK data watchdog, the Information Commissioner's Office (ICO), said it is investigating the incident and has urged Equifax to contact affected customers as soon as possible.

In a statement the National Cyber Security Centre (NCSC) said it was "aware of a cyber incident" and encouraged the public to contact Action Fraud if they believe they have been the victim of cyber crime.

Matt Hancock MP, the minister for digital, said: "Clearly making sure that people have good cybersecurity - and then when there's an

incident making sure that people know the consequences of that - is incredibly important."

Consumers are warned to be alert for any suspicious phone calls, texts and emails from fraudsters claiming to be from their bank, the police or other trusted companies, following the potential data breach.

Fraudsters use the publicity surrounding such events to make their scam approaches appear more credible, and play on the fears of their victims.

Katy Worobec, Head of Fraud and Financial Crime Prevention, Cyber and Data Sharing at UK Finance, said:

"Criminals often seek to exploit data breaches, so it's vital to be alert. Be extremely wary of any call, text or email out of the blue, even if they state there has been fraud on your account. Fraudsters may already have some information about you, so do not take this as confirmation that their approach is genuine.

"Never give out any personal information if you are at all suspicious. Instead contact your bank on a number that you know, waiting five minutes before you make the call."

**Be wary of** any calls, texts or emails purporting to be from your bank, the police or a telecoms company asking for personal or financial details, or for you to transfer money.

**Be wary of** cold callers who suggest you hang up the phone and call them back. Fraudsters can keep your phone line open by not putting down the receiver at their end.



Millions of Equifax clients may have been hit by a huge cyber attack





Government figures reveal that deaths from candle fires have trebled in just two years

# Candles, the Xmas killer

**THE number of people killed in fires started by candles has trebled in two years, prompting fire authorities and councils to issue a warning about their use over Christmas.**

Candle fires have risen by 10 per cent, from 991 in 2013/14 to 1,087 in 2014/15 – a rate of three a day - while injuries caused by them have increased by 9 per cent over the same period, from 353 to 384, according to latest government figures.

Deaths caused by candle fires have trebled from five to 15 between 2012-15.

The Local Government Association (LGA) which represents more than 370 councils and all fire authorities in England and Wales, is urging people to take sensible precautions with candles during winter and the festive period when they are more likely to be used.

**Recent candle fires and related inquests include:**

A seven-week-old baby was injured after a Christmas candle decoration made at school caught fire, filling a home with smoke

A baby and two adults were taken to hospital after a candle left burning in a living room

set fire to a Basildon flat.

Firefighters tackled three fires involving candles in the Wrexham area in less than a week.

A woman drowned in her bath in Sheffield after breathing in smoke during a house fire – which reached 600C - caused by a candle.

A night-time bedroom fire in Reading is believed to have been caused by an unattended candle which destroyed the house.

Industry figures show candle sales have increased by 17 per cent in 2016 and more than a quarter of British households now buy fashionable scented candles.

Cllr Simon Blackburn, chair of the LGA's safer and stronger communities board, said: "Candles and tealights have become increasingly popular, but it's important to remember that they are not just another decoration.

"Left unattended, the naked flame from a candle could result in a devastating house fire, injuring or killing you as a result.

"Three fires are started by candles every day and insurance companies may not pay out if a fire is deemed to be a result of negligence.

"People using candles should avoid becom-

ing a fire statistic by following important safety advice.

**Candle safety advice**

- Always place candles and tealights in a fire resistant holder and on a flat and stable surface. Scented candles are designed to liquefy when heated to maximise fragrance
- Never leave burning candles unattended. Put burning candles out when you leave the room and put out completely at night
- Place your candles carefully. Never put them under shelves, other enclosed spaces, or place them out of the reach of pets and children, and keep them away from flammable objects.
- Don't move candles once they are lit
- Do not burn several candles close together as this might cause the flame to flare
- Burn candles in a well-ventilated room, out of draughts, vents or air currents. This will help prevent rapid or uneven burning.
- Fit a smoke alarm and test it regularly.
- Make sure that everyone in your home knows what to do if a fire should occur - practise your escape route.

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## How do you choose a reliable tradesperson?



When you need work doing around your home, finding reputable trades is difficult. Can you really trust them? Since 1998 Checkatrade has been a FREE service giving you the background information you need to make a confident decision when inviting trades into your home.

Our trades and services have been vetted to high standards. In fact 20 checks are carried out including ID, references, insurance, qualifications and professional memberships. Then we monitor their work on an on-going basis by collecting feedback directly from you, their customers.



Joining Checkatrade has allowed us to reach new customers, as our work is monitored by the people who really matter... our customers. It provides new customers with the ability to choose a trade with honest reviews and also the peace of mind that every year we have to meet the strict criteria set by Checkatrade."

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So when you're thinking about choosing your next tradesperson, take the guess work out of your decision and don't be the victim of a rogue trade.



## Advice to help you stay safe

The Take Five campaign is asking consumers to help protect themselves from financial fraud by following this advice:

1. Never disclose security details, such as your PIN or full banking password
2. Don't assume an email, text or phone call is authentic
3. Don't be rushed – a genuine organisation won't mind waiting
4. Listen to your instincts – you know if something isn't right
5. Stay in control – don't panic and make a decision you'll regret

The Take Five campaign aims to put consumers and businesses back in control with straight forward advice to help prevent financial fraud.

For more information go to:  
[www.takefive-stopfraud.org.uk](http://www.takefive-stopfraud.org.uk)



# Your profile of a fraudster

## REAL-life evidence has been used to compile a report into the techniques and patterns of trust used by fraudsters.

Working with speech pattern analyst Dr. Paul Breen, senior lecturer at the Westminster Professional Language Centre, Take Five – the national campaign against financial fraud backed by all major banks and key financial services providers in the UK – has been looking at the methods fraudsters commonly use to scam members of the public into handing over financial or personal information over the telephone.

Recently published figures showed that the UK lost £2 million each day in 2016 to financial fraud.

In his report, Dr. Breen found that six 'patterns of trust' emerged from his analysis of real-life evidence drawn from recordings and transcripts of scam phone calls. **These were:**

- Fraudsters will use snippets of information about you, gathered together from different sources, to sound like they know what they're talking about
- They create a false balance of power by using apologetic language for taking up your

time to make you feel sympathetic towards them.

- Criminals also remain patient as they continue to build up layers of seeming authenticity until you're convinced they're legitimate

- They assume the identity of someone in authority such as a fraud detection manager or a police officer investigating an ongoing crime

- Welcome your scepticism and turn it into a weakness by acknowledging your concerns about being security conscious

- Switch tempo and increase or decrease the pressure by creating a false sense of urgency or using understanding language

To coincide with the release of Dr Breen's analysis, Take Five has unveiled new research which shows how Brits are vulnerable to the techniques identified.

When asked to rank factors that make us more likely to trust a stranger over the phone, the top three results were all tricks used in the 'patterns of trust' approach, with the most popular being: 'sounding like a nice person' (46%) and 'sounding like they know what they're talking about' (42%). Almost a third listed 'offering to help with a problem' (30%).

While on the whole Brits claim to be cautious of trusting strangers without meeting them – one in three (38%) claim to 'never really trust anyone' when speaking over the phone – Dr. Breen's analysis of real-life frauds suggests that fraudsters are well prepared for our scepticism.

He argues that by using the 'patterns of trust' approach, the financial fraudster can build up the appearance of legitimacy and get around our general wariness of strangers by mimicking the kinds of people we tend to believe.

Consumer research released along with Dr. Breen's report sheds further light on the characteristics that tend to trigger Brits' suspicions of other people.

Asked to rank popular fictional characters on how much we mistrust them based on the way they talk and act, the top five results were Hannibal Lecter - Silence of the Lambs (21%), Cruella de Vil - 101 Dalmatians (18%), Professor Snape - Harry Potter (16%), Mr. Burns - The Simpsons (14%) and Richard Hillman - Coronation Street (13%), suggesting that unpleasant personalities are a red flag for most Brits.

# Ice cream seller is licked by council crackdown

ICE cream seller Jason Tefvik has been licked by his local council and told to cough up a load of lolly.

Tefvik has been hit with more than £6,000 in fines and costs after ignoring a court order to stop trading from a council car park.

Tefvik of Whitstable Ices, in Joy Lane, admitted nine breaches of an injunction which banned him from parking his van in the Keam's Yard car park in Whitstable.

In order to get his ice cream van past the height restriction, he was seen letting the air out of its tyres. The noise of the engine and

the diesel fumes from his van also caused problems.

Tefvik, of Plum Pudding Lane, Dargate, was fined £400 for each breach at Canterbury County Court and was ordered to pay the council's costs of £2,778. He will have to pay his own legal costs.

Chairman of the city council's community committee, Cllr Neil Baker, said: "Selling ice cream is already a lucrative business so it is sheer greed that drives the rogue traders who ignore the rules and refuse to pay their dues."

"Our patience has run out and we will use every tactic available to us to crack down on the nuisance this causes to residents."

The injunction at Keam's Yard car park remains in place and the judge accepted an undertaking from Tefvik not to trade at Whitstable Harbour or inciting or encouraging others to do so.

Cllr Baker said: "We welcome the tough stance taken by the court for the breach of one of its injunctions. It will hit Tefvik where it hurts – in his pocket."

# Emergency services in fight against dementia

**EMERGENCY services chiefs across Kent and Medway have joined forces to unite against dementia by signing a joint strategic commitment to work towards building a more dementia friendly county.**

The commitment has been signed by Daren Mochrie, Chief Executive of South East Coast Ambulance Service, Ann Millington, Chief Executive, Kent Fire and Rescue Service and Alan Pughsley, Chief Constable, Kent Police.

The three services – fire, police and ambulance – will work towards ensuring a dementia friendly service is delivered to their local communities, as well as internally ensuring staff have a better understanding of issues around dementia.

The project has been led by Kent Fire and Rescue Service (KFRS) who have been national members of the Prime Minister's Challenge group on dementia since it was formed with The Alzheimer's Society in 2012.

Ann Millington said: "We are delighted to be part of this important commitment with our colleagues in Kent Police and SECamb.

"It is a mark of how emergency services in Kent and Medway are working together to support people living with dementia.

"Our support can be as simple as advice and guidance, through to adapting the way we work to support those with this disease and those who care for them."

Daren Mochrie of South East Coast Ambulance Service said: "We are, alongside our emergency service colleagues committed to delivering the best possible care for people living with dementia.

"I was pleased to have met with Ann and Alan to discuss this important issue and our organisations will continue to work closely together to develop and improve the way we work to support those with this debilitating condition."

Kent Police's Chief Constable Alan Pughsley said: "Together with our emergency services partners we have committed to work towards improving the general safety of people living with dementia, their families and carers in Kent.

"As a force we are ensuring our staff have the necessary awareness, skills and understanding to recognise and support people living with dementia."

This is part of an initiative with The Alzheimer's Society - a charity that provides information and support. To find out more call the National Dementia Helpline.



Ann Millington, Kent Fire chief executive