

The National Fraud Intelligence Bureau's (NFIB) Proactive Intelligence Team is warning people of a new method of fraud whereby fraudsters are exploiting the delay in the replacement of victims' bank cards by intercepting their mail. According to the NFIB, fraudsters have identified that if a genuine banking customer requests a new card to replace a damaged one, some banks will send the replacement card but not cancel the damaged card straight away, leaving it active for several days.

Fraudsters target letterboxes in communal flats and premises that lack security and CCTV to steal victims' mail, specifically banking documentation. Having identified a victim via the stolen letters and open source information, fraudsters have all the personal information they need. The fraudster calls the bank pretending to be the customer. They state that the plastic bank card has snapped but is still functioning, and that they will need a replacement sent to their home address. The fraudster returns a few days later to steal the bank card contained within the mail and utilises it for fraudulent purposes. Victims won't become aware of the fraud until several days later when their original card stops working and they get in touch with their bank.

Research conducted for Action Fraud's "Not With My Name" campaign found that 71% of people do not regularly redirect their post for at least six months when they move house. Also, 1 in 3 people don't shred letters before throwing them away. This leaves people vulnerable to bank statements and other mail being intercepted by fraudsters. A convicted fraudster told the NFIB, "identity fraud is dead easy, it's like any scam, you just need to plan it through. Do your homework, think it out, keep it simple and look for the system flaws".

Protection advice from the 'Not With My Name' campaign:

- Always destroy or securely store personal documents.
- Check your bank and financial statements carefully and report anything suspicious to the bank or financial service provider concerned. When getting rid of personal documents always destroy them – rip up or shred.
- If you have a communal mailbox or one in a shared area, empty it frequently.
- If you move home set up a redirection with Royal Mail for at least a year and notify your bank, credit card companies and other organisations you deal with ASAP.
- Personally assess your communal mail area for vulnerabilities and consult with your premises management team about implementing added security measures.