

Be
Fraud
Smart!

essex.police.uk/
befraudsmart



Essex Police Fraud Alert System

16

20th November 2020

#SHOPSAVVY THIS BLACK FRIDAY

Spotted an ultra-low price for a sold-out games console, trainers or piece of tech?
#TakeFive - it could be a scam.

BE BLACK FRIDAY SAVVY DON'T END UP THE LOSER

Shop savvy this Black Friday and stay alert to online scams.
If a deal looks too good to be true, then it probably is.



#ShopSavvy
this Black Friday



Does the offer sound too good to be true? Are they refusing to provide you with additional photos? Do they want you to pay up front by bank transfer?

#Stop This should raise alarm bells.

#Challenge - Keep your money and information safe from criminals by only purchasing items from authorised sellers and doing your research fully before making a purchase.

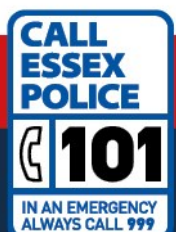
#Protect - Be a safe and savvy shopper by:

- ✓ Reading reviews from reputable sources to check websites and sellers are genuine
- ✓ Using the secure payment method recommended by reputable online retailers
- ✓ Accessing the website you're purchasing from by typing it into the web browser
- ✓ Using a credit card for purchases over £100 and up to £30,000 where possible
- ✗ Don't accept requests rushing you to pay by bank transfer
- ✗ Avoid clicking on links in emails as they could lead to fake websites



If you or someone you know is vulnerable and has been a victim of fraud, please call **Essex Police** on 101
Report fraud or attempted fraud by contacting **Action Fraud** at actionfraud.police.uk or call 0300 123 2040

Keep up to date with fraud and
do **even more** Online at essex.police.uk



RURAL COMMERCIAL BANK CORP LETTER SCAM

The below letter has been flagged by Essex Trading Standards.

The letter has been personalized so that the deceased individual mentioned in the letter had the same surname as the recipient in order to make the scam more convincing.

Some of the signs of a scam letter have been highlighted below, including poor grammar, and creating time pressure to rush you into making a decision.

If you receive a letter such as this that you aren't expecting:

Stop, Challenge, Protect—if it's too good to be true, it probably is!!

Dear John,

I hope that you and your family are safe this time of Convid-19 pandemic. As a team member of JiLin JiuTai Rural Commercial Bank Corp Ltd in China, I am writing to ask for your help on being a legatee to one of our late customer. I work in the China office, and I am writing to ask you for your help in securing the funds for us and to be used to improve our life and that of our family members and the society we live in.

Ms. Barabara [redacted] before her demise has some investment portfolio with our bank which pay out on her death was worth US\$23,988,900.10. As at when she made the investment with us, she was not married and she later got married and the husband who was the next of kin, precede her death. The investment portfolio does not have any existing heir at the moment. Our bank has made frantic effort to established contact with the family; all effort has been abortive as Ms. Barbara [redacted] and the late husband do not have any child.

I am contacting you because you bear the same last name as the late Ms. Barbara [redacted]. This is to avoid the confiscation of the said funds by the authorities, since the law stipulates that such funds after five years will be confiscated by the Chinese government. Is it possible for you to accept this offer?

My suggestion is that, I want you to stand as the beneficiary since you have the same last name with her and we have been unable to locate any of her heir or members of her family, having exonerated the time frame for searching for her family. I know you are not related but after countless efforts to locate direct relative to our later customer, and failure to meet up with this deadline means the investment will be liquidated to the Bureau as unclaimed funds.

I am willing to offer you 45% of the total sum, and we will use 5% for CSR which means community development, while I will be remitted 50%. I will employ the services of a legal practitioner who will perfect all the necessary probate documents, while I use my influence in my bank to ensure that the funds is approved for us, that will then place your name as the heir to the investment, having satisfied all the relevant legal documentations that will assist to facilitate the release of the funds to you without any breach of China or international laws.

I have worked out all modalities to complete this transaction successfully, be rest assured that the transaction is 100% legal and risk free. If you would like to execute this transaction with me, please, send me an email with my private email address: jiwang@feibhk.com and kindly treat this as an informal correspondence. I send my very best wishes to you and your family.

Kind Regards,

Yang Jinguang

JiLin JiuTai
Rural Commercial Bank Corp Ltd

06/11/2020

Poor
English

Time
Limit

Unofficial
email



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