I am reproducing virtually word for word the Police scam we so nearly fell for. It is psychologically clever. Police. A false relative to pique the curiosity. The insistence on not giving any information over the phone.

My worry is the scammers may have got hold of a list of vulnerable people. They seem to know we are old enough to possibly need a carer.

**An Inspector Calls**

[*Telephone rings*]

Good morning. Mrs Doe?

*Yes, Mrs Doe speaking.*

This is Detective Inspector Reynolds. Police.

*Is this a scam? We get so many calls. Another one just yesterday.*

No, this is not a scam, Mrs Doe. We just need you to confirm the identity of someone we are holding at the police station.

*Just a minute. I’ll call my husband. John! Can you take the upstairs phone?*

**Hallo**.

Good morning, Mr Doe. Detective Inspector Reynolds.

**Is something wrong?**

Just a routine call. We need to check whether you have a Julia Doe living in your house?

**Julia Doe? No, not at all. What’s this all about?**

We are holding someone called Julia Doe. She was driving a stolen Ford Fiesta and gave your address as her home address. 178 Roxby Crescent.

*That’s our address but it’s not our car. We don’t have a car. Never had one. We have bicycles.*

She says she is your niece. Looks after you. Is your carer.

*That’s ridiculous. We don’t need a carer. And we don’t have a niece. Who is this Julia? How old is she?*

She’s in her thirties. Gave your name and address.

*That’s some cheek. Nobody else lives here.*

People don’t just steal cars these days, ma’am. They steal identities. You can’t be too careful.

*So what are we supposed to do to help?*

In the car there was a whole wallet of credit cards and almost £6000 in cash. Are you missing any money?

*No, we have been in lockdown for two months and don’t have any money in the house.*

Good. What about credit cards? Are you sure you have your cards with you all right?

*I’ll just check. John, will you check your card?*

**No, our cards are all here.**

That’s good. The only problem is they could have been cloned at some point. Do you know what cloned cards are?

**Cloned cards? No.**

          Well, if you have used your card in public sometime in the past, someone may have found a way of making a copy. It’s very difficult to tell it’s a fake. Could you look at your cards again, please?

**Yes, we've got them.**

Could you tell me who you bank with?

*We are not going to tell you anything about our cards. I don’t want to sound rude but there are so many scams. We had a scam call only yesterday*.

That’s all right, ma’am. I quite understand. You should never give the details on your card to anyone on the phone. Not to me or anyone. I am certainly not going to ask you for them.

**We can tell him the name of the bank, Molly. No harm in that. It’s the Nationwide. So, what do you want us to do, Inspector?**

There’s only one thing you need to do. You will see there is a number to call on the back of your card.  At the top. Got it? Yes?

**Yes**.

When this call is over, call that number at once and check with your bank there hasn’t been an unauthorised withdrawal recently.

**Right. I know of that number. We’ll do that.**

Well, please let me know if anything’s wrong. I’ll give you my details. Have you got a pen or pencil?

*Just a moment. I’ll get one.*

You know my name: Detective Inspector Reynolds. My badge number is 9742. Watford Police Station. If you need to call me back, ring the police number 161 – that’s 161 - and give the operator those details. They will put you through to me.

*Thank you very much, Inspector.*

**Thank you, Inspector.**

Thank you. I am sorry to have troubled you. Well, goodbye then, Mrs Doe. If you want a secure line to the bank, I can provide you with that. Don’t hang up. Just key in the Nationwide number… There we are. It’s all ready for you. Goodbye.

*Shall I put my phone down, John?*

Fortunately, the Does did put down their phones. On the so-called secure line they would have given all their bank details to a phoney - and no doubt very credible - Nationwide department.

The Does did immediately pick up their phone again, check there was a dialling tone and called the Nationwide number. In actual fact this could have been a scam dialling tone. The best thing to do is to call some other number, friends, family or business, to check they had their own dialling tone back or use a different phone line or wait at least ten minutes to ensure they were not reconnecting with the scammers.