

# The Telegraph

## Would you fall for the latest ingenious bank scam?



Mark Winterton and Jana Parkin suspected the Lloyds letter was fake when it arrived at their office but said they were 'very impressed' with the quality CREDIT: JAY WILLIAMS

- [Amelia Murray](#)

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Consumers are being warned to question written correspondence from their banks following a new and sophisticated scam targeting Lloyds customers.

The letter looks genuine and features the Lloyds logo, customer service address and is signed by Jamie Smith, a customer relations manager.

It informs the recipient of "unusual transactions" on their personal current account. It then asks the customer to call a telephone number to "confirm the transactions are genuine."



The fake Lloyds letter was just the start of an elaborate phishing scam

To the naked eye there is little to rouse suspicion. But the next step is where the scam becomes even more convincing.

When customers call the given number they are taken through to what appears to be a Lloyds automated service.

A welcome message is played and then the caller is asked to enter their card number or account number and sort code followed by their date of birth.

Customers are then instructed to enter the first and last digit of their security number.

At this point the automated voice says "sorry, I've been unable to match the digits" and asks for the third and fifth number of the security code. This appears to happen on every call.

**It was frightening how impressive the scam was. The scary thing is one day we could get caught**Mark Winterton

Customers are then put on hold to await "an adviser" and asked if they are happy to give customer feedback in a two-minute questionnaire. The caller is then asked to type in their phone number to be called back.

When *Telegraph Money* was alerted to the scam we undertook our own tests, making several calls to the number on the letter and using a range of fake account details.

On one occasion we were transferred to a friendly man with a Liverpool accent who claimed to be from the Lloyds call centre. He did not ask for any details but appeared to be buying time by answering our questions about the contact number on the letter at great length.

On the second call a Scottish woman picked up. She asked for an account number and sort code but said she could not go any further based on the details *Telegraph Money* supplied.

The phone number on the letter - 08438 495865 - was not a Lloyds number, the bank confirmed. It said the letter was a fake.

But it is possible that callers are being directed to genuine call centres on at least some occasions. Lloyds suggested a known type of scam saw fraudsters periodically routing their number to a genuine number, so as to provide a degree of legitimacy.

The phone number on the letter has since been blocked but Lloyds is still waiting for confirmation that the number is completely closed.

### 'Scarily impressive'

Mark Winterton alerted *Telegraph Money* to the scam after three letters arrived at his work, a plant hire firm in Somerset, addressed to three company directors.

Jana Parkin, the member of staff who opened the letters, was immediately suspicious. She thought it strange that three identical letters would be sent to an office address referring to personal accounts.

One director does not even bank with Lloyds.



Mark Winterton contacted Telegraph Money after three directors of his company received seemingly genuine letters from LloydsCREDIT: JAY WILLIAMS

One employee telephoned the number. She entered fake details and eventually got through to an "inquisitive" man with a Scottish accent.

Mr Winterton said he was surprised about this as he assumed the operation would be based abroad.

He said: "The fact he had a Scottish accent was probably part of the ploy to make you feel more comfortable and disclose information."

As seen in the transcript below - pieced together from memory by Mr Winterton's colleague - there was nothing unusual about the conversation she had with "Neil".

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Neil: - Hello, Please could I take some details from you. What is your account number, sort code?
Me: - Account Number 01746218, Sort Code 301524
Neil: - Ok, nothing's coming up for that number, what method are you using to give me the details?
Me: - My debit card
Neil: - Do you have the card there?
Me:- Yes
Neil: - What are the numbers on the bottom of the card
Me: - 01746218, 301524
Neil: - No, it's still not able to find your details, what is your name, postcode and date of birth
Me: - Sarah, TA7 0AA, 20/02/1964
Neil: - What is the long number on your card? I did not provide this.
Me: - Can I just ask you why have you written to me if it's something as serious as this?
Neil: - It's ok, it's not serious. Sometimes the computer system picks up suspicious activity and sends out random letters, it's just a follow up
Me: - Ok, wouldn't it be better if I talk to your fraud department directly, can you give me their number?
Neil: - There are lots of different fraud department, each covering different areas of fraud and I'm not sure which number to give you.
Me: - I have been given the number before when I've asked for it
Neil: - Ok, let me see if I can find the number for you, right it's 0117 905 5404
Me: - Oh ok, that is actually a local number, a Bristol number, in the past I've had to call a number starting 0345
Neil: - This is the regional number for your location.
Me: - Oh right ok I'll give that number a call.
Neil: - Ok thank you, bye
Me: - Bye
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The conversation between Sarah and 'Neil' was far from unusual

Mr Winterton said: "It was frightening how impressive the scam was. My colleague was laughing with 'Neil' when she was on the call.

"The scary thing is one day we could get caught."

Demonstrating a knowledge of the banking industry, the fraudsters even timed the delivery of the letters to arrive on a Friday. This gives the criminals more time to drain customer accounts over the weekend when bank staff levels are low.

*Telegraph Money* has reported extensively about "Friday Afternoon Fraud" which sees many victims targeted just before the weekend so fraudsters can avoid detection.

When John Beuvink realised a fake TalkTalk employee had stolen £6,900 on a Friday night he rang his bank TSB to report the scam. However the fraud department was unavailable.

Andy Doyle and Susan Paul were targeted just before the Easter Bank Holiday weekend. They were conned into transferring over £200,000 for their dream home to a fraudster pretending to be their solicitor.

The couple did not realise the money had been stolen until the following Wednesday when it was too late - the criminal had moved all of the cash.

Yet another example was the cyber attack on Tesco Bank which started late on a Saturday night, where 9,000 customers had their current accounts compromised.

## A different kettle of 'phish'

The fake Lloyds letter is essentially a more sophisticated version of a "phishing" scam.

These usually take the form of emails or text messages that appear to be from legitimate organisations and are designed to trick victims into handing over personal information.

For example, criminals targeted Natwest customers over Twitter twice in September with a fake account and website that instructed victims to enter their account details.

Cliff Moyce, global head of financial services at DataArt, a technology consultancy, said the Lloyds letters are just "one of many thousands of schemes operating currently."

However he said they were "brilliant in their simplicity and psychological insight."

Consumers are aware of being targeted online but letters are less common.

Mr Moyce said: "People who might be suspicious ordinarily may have their judgement impaired."

He suggested the financial industry needs to do more to warn customers about the threat of fraudsters.

He said: " It is not enough to simply put a line or two on websites and other marketing materials, warning people to never give away their security information."

A Lloyds spokesman said the bank works hard to "minimise the occurrence of fraud and maximise the protection of customers".

- The bank said it would protect me, but I was still robbed of £51,000
- Tesco Bank customers at risk of further fraud attacks

It advised customers who receive letters which "cause them to have suspicions" to call the customer services number printed on the back of their bank card for further guidance.

*Have you been a victim of a scam? Email [amelia.murray@telegraph.co.uk](mailto:amelia.murray@telegraph.co.uk)*

Original article — <http://www.telegraph.co.uk/personal-banking/savings/would-fall-latest-ingenious-bank-scam/>