



A stranger approaches you as you are paying for parking on the high street.

He is well dressed and on the upper side of 40. He asks very nicely if you would pay for his parking, as his card is not working.

He offers to reimburse you in cash.

Do you:

- A) Politely decline
- B) Pay for the stranger, without knowing anything about them.

If you chose;

A) You continue your day, and nothing is stolen.

If you chose;

B) You pay for the stranger, and your card seemingly gets swallowed by the machine.

The stranger very kindly offers to call the helpline on your mobile, who you speak to.

The person on the phone convinces you to wait there while a technician comes out.

He even offers a quick workaround by putting a second card in the machine.

Do you:

A) Accept his advice and put your second card in the machine to try and get the first back as the person on the phone suggests.

B) Find a number for the council-operated pay and park machines online yourself, or check the number the stranger has given you against the real one on the machine.

If you chose B);

You find out the number is fake.

The person you are speaking to is likely fraudulently trying to take a second card and that the first one has already been swiped by the stranger.

Make your excuses and leave the stranger, contact your card issuer to freeze the card, which was taken.

If he is still nearby call 999, give his description and any vehicle details you can see.

No money is stolen.

If you chose A);

Your second card is also seemingly swallowed by the machine.

You continue to wait for the technician.

The stranger makes his excuses and leaves, wishing you well.

He walks to his car and drives away.

As you wait, you get texts from both your bank accounts.

Several thousand pounds has been withdrawn from your accounts.

You should immediately contact your card issuer and freeze the cards.

You should also report this to police.

How did you do?

This is based on real incidents, which have happened around South West London.
The cards are taken from the machine by the thieves either later, or by sleight of hand while the victim is there.

They can often purport to be people they are not.

To help prevent becoming a victim of fraud see our three top tips:

1. If your card is retained, report this immediately to your card issuer whilst still at or near the machine.

Make sure you store your Card Issuer's 24hr telephone number in your mobile phone or wallet.

2. If there appears to be anything unusual about the machine, such as signs of tampering, do not use it and report your concerns to the company who operates the machine (Such as the bank for an ATM or the council for a parking meter).

3. Shield your PIN from criminal cameras or prying eyes.

Stand close to the machine and cover the keypad with your wallet, purse or free hand.

You can also download the latest edition of our Little Book of Big Scams, which contains lots of information about the variety of frauds out there and how to avoid falling victim to fraudsters:

<https://www.met.police.uk/SysSiteAssets/media/downloads/central/advice/met/fraud/the-little-book-of-big-scams>

For more information on Scams and preventing fraud, visit the met website:

<https://www.met.police.uk/advice/advice-and-information/fa/fraud/personal-fraud/prevent-personal-fraud/>

