

The Fraud Bulletin

MAY 2025

Your monthly update direct from West Mercia Police on the latest frauds

GIFT CARDS



As the name suggests, Gift Cards are a handy way to send a gift to a friend or relative. However, they are an equally handy way for Fraudster to extract money from an unsuspecting victim, and there is very little chance for a victim to get any reimbursement of the money lost.

Some retailers are now placing warning notices at Gift Card sales points, or restricted the value of Gift Cards made in a single purchase, but the reports of losses through Gift Card scams continue to come in.

What are the commonest types of Gift Card Frauds?

1. Emails claiming to be from Government Agencies such as HMRC, DVLA, or a Utility company demanding overdue payments with immediate reimbursement of the sums due by Gift Cards – would such an organisation really accept payment by Gift Card?
2. Urgent email or text from a person claiming to be a family member or friend by cloning their identity. They may spin out a hard luck excuse for a reason they cannot get out and buy the Gift Card themselves so ask you to purchase the card, then pass on the code off the back of the card. Always double check with that person by contacting them on a trusted number to make sure they had actually made that request.
3. Romance Fraud victims are often asked to send money via Gift Cards after the Fraudster has spun out some hard luck story to gain the victims sympathy, and once again asks them to then pass on the code off the back of the card.

4. Fake Prize Draws/ Competitions - you have won a major prize! You are then asked for a payment by Gift Card to cover the delivery costs of this fake prize, and once again your money is lost.

Always remember.

- The criminal does not need the actual card to redeem the money, just the code scratched off the back of the card.
- Never make payments by Gift Card to someone you have never met.
- Always check that the Card has not been tampered with when you purchase and always ask for a receipt for the value of that card. Unscrupulous retailers may also switch the card at point of payment and hand over a valueless card.
- You can always report the fraud to the Gift Card company, but you are only likely to have any chance of reimbursement if the fraudsters have not used the card details and drawn down the funds using the code sent to them.

Please feel free to share these messages with any vulnerable friends, relatives or neighbours

If you've fallen for fraud

Report it to **Action Fraud on 0300 123 2040** or via actionfraud.police.uk

Fake Text messages can be forwarded to 7726 to help phone providers take early action and block numbers that generate spam on their networks. You can also report fraudulent mobile calls by texting **7726** with the word **"Call"** followed by the **fraudster's phone number**.

Forward **Fake Emails** received to report@phishing.gov.uk

If you think your bank account or personal banking details have been used fraudulently, then use the short phone number - **159** - to contact the Fraud Prevention Department of most major UK banks.

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For further information visit:

<https://www.actionfraud.police.uk/> <https://takefive-stopfraud.org.uk/>

