



Phantom Debt Collectors & Bailiffs

October 2017

Copyright © City of London Police 2017

NFIB Disclaimer: While every effort is made to ensure the accuracy of the information or material contained in this alert, it is provided in good faith on the basis that the Commissioner, the City of London Police and its police officers and staff accept no responsibility for the veracity or accuracy of the information or material provided and accept no liability for any loss, damage, cost or expense of whatever kind arising directly or indirectly from or in connection with the use by any person, whomsoever, of any information or material herein. The quality of the information and material contained in this document is only as good as the information and materials supplied to the City of London Police. Should you or your police force hold information, which corroborates, enhances or matches or contradicts or casts doubt upon any content published in this Alert, please contact the City of London Police NFIB by return.

Any use of the information or other material contained in this document by you signifies agreement by you to these conditions.



To help prevent your business to counter fraud and/or obtain details of our available courses, please contact the City of London Police Economic Crime Academy via our website <http://academy.cityoflondon.police.uk>, or you can view our latest prospectus on <http://academy.cityoflondon.police.uk/images/prospectus>

PHANTOM DEBT COLLECTORS AND BAILIFFS

The information contained within this alert is based on information gathered by the National Fraud Intelligence Bureau (NFIB). The purpose of sharing this information with law enforcement partners and key stakeholders is to assist in preventing/detecting crime, bringing offenders to justice and increasing awareness of enablers currently being utilised by criminals.

ALERT CONTENT

Action Fraud has recently experienced an increase in the number of calls to members of the public by bogus bailiffs requesting payments for a “phantom” debt. The fraud involves being cold-called by someone purporting to be a bailiff working on behalf of a court, attempting to recover funds for a non-existent debt.

The caller will request payment by means of bank transfer and if this is refused, will threaten to visit the premises to recover the debt that is owed. A range of different businesses and individuals are being targeted.

Though this type of fraud can occur throughout the UK, Action Fraud has noted that a significant level of reports are being made from those in the Yorkshire area.

PROTECTION / PREVENTION ADVICE

- Confirm what the debt is regarding; bailiffs are only used to recover certain debts such as council tax, child support and compensation orders. Bailiffs are not used to recover debts relating to private advertisement; these would be collected by debt collectors. Debt collectors do not have the same legal powers as bailiffs and will not have special court authorisation to act. For more details regarding this, please look at the [Citizens Advice website](#).
- If you work for a business and receive a call or visit from bailiffs or debt collectors, be sure to speak with your manager or business owner first. **Never** pay the debts yourself on behalf of the business you work for; some fraudsters have suggested employees do this whilst talking with them, suggesting they can then be reimbursed by their employer, when in reality the debt is non-existent.
- Double check with the court or originating company to confirm whether the call is legitimate; if you use a landline make sure you hear the dialing tone prior to dialing as the caller could still be on the line and you could potentially speak to the fraudster(s) to confirm the non-existent debt. Also be sure to independently search for a telephone number to call and clarify; never use a number provided by the caller without carrying out your own research.
- Request details of the debt in writing to confirm its legitimacy.
- Do not feel rushed or intimidated to make a decision based on a phone call.
- You can report suspicious calls like these to Action Fraud by visiting www.actionfraud.police.uk or by calling 0300 123 2040.

FEEDBACK

The NFIB needs feedback from our readers to evaluate the quality of our products and to inform our priorities. Please would you complete the following NFIB feedback survey through: <https://www.surveymonkey.com/r/FeedbackSDU>. This should take you no more than 2 minutes to complete. If you have other feedback or additional information that you would prefer to provide by email please send to NFIBfeedback@cityoflondon.pnn.police.uk.

Handling Instructions

This report may be circulated in accordance with the protective security marking shown below and caveats included within the report. The information contained in this report is supplied by the City of London Police in confidence and may not be shared other than with the agreed readership/handling code without prior reference to the City of London Police. Onward disclosure without prior authority may be unlawful, for example, under the Data Protection Act 1998.

The cover sheets must not be detached from the report to which they refer.

Protective Marking:	Not Protectively Marked
FOIA Exemption:	NO
Suitable for Publication Scheme:	YES
Version:	V1.0
Storage File Location:	G:\OPERATIONAL\FRAUD DESK\Action Fraud Crimes\21. Volume Crime Team\Researcher\Alerts
Purpose:	Fraud Alert
Owner:	NFIB
Author:	104068P
Review By:	Supervisor