

Getting more than what you bargained for

In this period of social distancing and “stay at home” rules, many of us will be looking to purchase online and have the goods delivered by post or courier. This is a very good idea and, for the vast majority of us, will be carried out safely, securely and in a reasonably timely manner.

But the Home Office has noticed an increase in online fraud where people are trying to buy scarce items off the internet, or attempting to order medicines online to avoid a queue at the local chemist.

The first rule of thumb is to convince yourself that the trading company is genuine; there are a lot of clues to identify those who are fraudulent and just interested in your money. The best anti-fraud device is your “nose” – in other words, do some background research on the company and don’t order if you think “something stinks”.

For example, have you heard of the company? Do they have an address in the UK? Is their only telephone contact a mobile number? Do they want all your payment details before you have committed to purchase? Are they promising to deliver immediately, when you know that there is a shortage of the item in the UK?

Try to deal only with known and reputable companies. So, if purchasing medicines, do so through established companies and suppliers in the UK. Never purchase pharmaceuticals from abroad. Remember, it is much better to queue for a relatively short time at your local chemist than to buy useless, or even downright dangerous medicines online.

If you are making payments online, ensure the web page where you enter the card details has an address starting “https” – the “s” stands for secure. And always use credit cards, not debit cards, as the former have more customer protection.

If you get a phone call from a company claiming to be able help you, and you have ‘caller display’, note that 01632 and 07700 9xxxxx numbers are fictitious and the caller will probably be an international fraudster.

On the subject of criminals acting fraudulently during the lockdown, you may receive an email claiming to be from the police or government saying you have been tracked as having walked outside your home area and are being fined. This is a blatant fraud and the email or text can be completely ignored. Never open any links on a suspicious email or text.

If you suspect fraud, or want the latest advice, go to www.actionfraud.police.uk. Keep an eye on your neighbours, particularly the elderly and those with medical issues.

On a personal note, if you are getting out for your daily exercise, please don’t forget to smile and acknowledge your fellow walkers – you cannot catch COVID-19 from smiling!

To register with Neighbourhood Watch: www.ourwatch.org.uk