



Courier Fraud in Hertfordshire – Article circulated 13 August 2026

A fraudster posing as a banking investigator has stolen around £63,000 from a resident in Watford.

On Tuesday 11 August the victim, who is aged in their 70s, was contacted by a fraudster who claimed to be working for their bank. The fraudster claimed that Manchester Police were investigating some suspicious withdrawals from the account and asked the victim to hand their bank card and details to a courier that was sent to their address. After doing this, the fraudster called again and instructed the victim to send their jewellery to them, for 'safekeeping', through another courier the fraudster had sent.

The bank card was then used to spend tens of thousands of pounds, which along with the value of the jewellery, brought the victim's losses to more than £63,000.

Fraud Triage Manager Julian Griffiths, from the Serious Fraud and Cyber Unit, said: "Courier fraud is one of the most reported and prolific scams and typically victims' losses run to thousands of pounds. More than £1.8m has been lost by Hertfordshire residents during 2026 to this kind of fraud.

"In most of these cases the fraudster tries to convince their intended victim that they are investigating fraud on their bank accounts, often posing as a police officer or bank staff to make it sound more genuine."

If you receive a message or call you are not expecting, you should be suspicious. The vital things to remember are that someone working for your bank, or the police would:

- **NEVER ask for your bank account details or PIN, so do not disclose these to anyone, no matter who they claim to be.**
- **NEVER ask you to withdraw money or purchase high value items and send it to them via a courier, taxi or by any other means.**
- **NEVER ask you to send your bank cards, or any other personal property, to them via courier, taxi or by any other means.**

If you are not happy with a phone call or message and are suspicious of a conversation, end it and call 101 or report online herts.police.uk/report. In an emergency or if a crime is in progress call 999 immediately.

Remember, when reporting a suspicious phone call to police, wait at least five minutes before attempting to make the call to ensure you're not reconnected to the offender.

Alternatively, use a mobile phone or a neighbour's phone or test your landline by phoning a friend or relative first, to ensure you aren't still unwittingly connected to the offender.

If you have concerns about your bank account, visit your local branch.

How to protect yourself:

Remember to follow the above advice. In addition to this, some phone companies offer call screening services that can be effective in blocking marketing cold calls and bogus callers. Contact your phone company and ask about call screening and caller display services.

How can you help?

- Please share this information with your older relatives and friends: this crime has a devastating effect on people and we need to raise awareness to prevent further people becoming victims.
- Report any calls you believe are suspicious as we may be able to trace where the calls are originating from. Please remember, to wait at least five minutes before calling police or use a mobile or neighbour's phone.
- Report suspicious activity at cash points. If you see someone spending a long time at a cashpoint, using a number of different cards and have a hood up or their faces covered, contact police immediately. Often offenders will use cashpoints in the early hours.

For more advice and information about fraud visit: www.herts.police.uk/cyber-fraud.

Please visit Report Fraud for additional information: [UK's Home for Reporting Cyber Crime & Fraud – Report Fraud](https://www.report-fraud.org/)