

Courier fraud

What you need to know



Heddlu Police
DYFED-POWYS



In most cases of courier fraud, a fraudster phones their victim and claims to be from their bank, the police or other law enforcement authority. They then con the victim into revealing their PIN and credit or debit card details.

Sadly, the most common victims of courier fraud are the elderly.

Examples of courier fraud

A scammer calls you, claiming to be from your bank or a police officer.

They tell you either that:

- A fraudulent payment has been spotted on your card that needs sorting out.
- Someone has been arrested using your details and cards.
- They'll either ask you for your PIN or ask you to key it into your phone.

The scammer then sends a courier or taxi to pick up the card from your home.

Even the driver may not know they're being used as part of the scam. Once the scammer has both your card and PIN they can spend your money.

Remember:

- **No bank or other legitimate service will ever ask you for your PIN.**
- **The police, or your bank, will never ask you to withdraw money or transfer it to a different account.**

- **Report scams to Dyfed Powys Police:**

<https://www.dyfed-powys.police.uk/en/contact-us/report-an-incident/> or call 101



Heddlu Police
DYFED-POWYS

Twyll Cludo



Twyll Cludo

Yr hyn sydd angen i chi ei



Heddlu Police
DYFED-POWYS

Yn y mwyafrif o achosion o dwyll cludwyr, mae twyllwr yn ffonio'u dioddefydd ac yn honni eu bod o'r banc, yr heddlu neu awdurdod gorfodi'r gyfraith arall. Yna maen nhw'n twyllo'u dioddefydd i ddatgelu eu PIN a manylion eu cerdyn credyd neu ddebyd. Yn drist iawn, dioddefwyr mwyaf cyffredin twyll cludwyr yw'r henoed.

Engbreiffiau o dwyll cludwyr

Mae twyllwr yn eich ffonio, yn honni bod o'ch banc neu'n swyddog heddlu. Maen nhw'n dweud naill ai:

- Bod taliad twyllodrus wedi ei weld ar eich cerdyn sydd angen ei ddatrys.
- Bod rhywun wedi ei arestio'n defnyddio eich manylion a'ch cardiau.
- Yna bydd y twyllwr yn anfon cludwr neu darsi i gasglu'r cerdyn o'ch cartref.

Mae'n bosibl na fydd y gyrrwr hyd yn oed yn gwybod eu bod yn cael eu defnyddio fel rhan o'r sgam. Unwaith fod gan y twyllwr eich cerdyn a'ch PIN gallant wario eich arian.

Cofiwch:

- **Ni fydd unrhyw fanc neu wasanaeth cyfreithlon fyth yn gofyn i chi am eich PIN.**
- **Ni fydd yr heddlu, neu eich banc, fyth yn gofyn i chi dynnu arian neu ei drosglwyddo i gyfrif gwahanol.**
- **Reportiwch sgamiau i Heddlu Dyfed Powys:**

<https://www.dyfed-powys.police.uk/en/contact-us/report-an-incident/>

neu ffoniwch 101



Heddlu Police
DYFED-POWYS