

FRAUD

‘Defeatist’ police fail to investigate fraud cases

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Officers are seeking reasons to drop inquiries because fraud does not “bang, bleed or shout” CHRIS ISON/PA

Police are failing to investigate fraud cases even when there is compelling evidence because of a defeatist culture, according to a watchdog’s report.

One force failed to pursue 96 per cent of the cases passed to it by a national intelligence bureau over one month. Officers are seeking reasons to drop inquiries because fraud does not “bang, bleed or shout”, the report said.

Only cases considered to have credible lines of inquiry are passed to the police to investigate. The overwhelming majority of cases reported to Action Fraud are assessed and dismissed by computer and never looked at again.

The Crime Survey for England and Wales estimated there were 3.3 million incidents of fraud, about one third of all crimes, in the year to last June.

Her Majesty’s Inspectorate of Constabulary and Fire and Rescue Services examined how fraud was investigated at 11 forces and found that police and other agencies were inefficient and disjointed in their approach.

It said that many victims were not receiving the service they deserved and were left confused and disillusioned after losing both large and small amounts of money. Without change fraudsters will feel that they can act with impunity, it concluded.

The watchdog said that while fraud reports had risen in recent years, the number passed to police forces for investigation had fallen. Of cases passed to officers, less than one in 20 resulted in a charge, summons or caution, it added.

The inspectorate said that some police forces were “seeking reasons” not to investigate. Inspectors said that some cases had a good degree of evidence, including identified suspects, but staff said that their job was to “reduce demand”. The report added: “They told us, ‘If there is an excuse not to investigate it, we will use it’.”

Inspectors also found wide variations in the quality of case handling, delays and a lack of targeting of alleged fraudsters. Seven of the 11 forces were unable to say how many of the reports of fraud they received directly resulted in police visiting a victim or any police activity. One analyst told inspectors: “Everything is against fraud. It is not a priority, not sexy, people don’t report it, and it is difficult to prove, which takes time, resources and money.”

Four of the 11 forces had fewer than ten dedicated fraud investigators and one had only two.

Alleged fraudsters are also being sent “cease and desist letters” telling them to stop their activities. In one case such a letter was sent to a suspect involved in an alleged £50,000 fraud but inspectors said that police should have considered prosecution.

Matt Parr, one of Her Majesty’s inspectors of constabulary, said: “We are calling on the police service to make a choice. Either continue with the current inconsistent approach, which puts members of the public at a high risk of becoming victims of crime, or look at ways to improve that will start to make a difference.” Commander Karen Baxter, national police co-ordinator for economic crime, acknowledged that areas across policing required improvement. “A significant amount of work has already started to address some of the issues raised in the report,” she said.

Gareth Shaw, head of money at Which?, said: “The government, police and the banking industry must establish a more co-ordinated approach and make scams a top priority.”

Case study

Marjorie Waymouth, 83, who lives alone in north London, was duped into handing over more than £33,000 in six instalments over four days in January.

She was called by men claiming to be undercover officers from Hammersmith police investigating fraudsters who had infiltrated her bank, NatWest.

“They told me to go to various branches and withdraw money, which they said would help them to identify who the fraudsters were working with in the bank.”

Ms Waymouth visited four NatWest branches where she withdrew money through the cashiers, twice in one branch, and also took out cash on her debit card from a foreign exchange bureau.

Outside each branch she met an “investigator”, to whom she handed over her money.

After the final transaction the fraudsters disappeared, and she called the police.

NatWest initially refused to refund her, saying that it had asked the correct questions before allowing her to withdraw the money. Ms Waymouth claims she was asked one question, “What is the money for?”, to which she replied building works, as she had been told to by the fraudsters. The bank later agreed to pay her £20,000 as a goodwill gesture.

She reported the scam to Action Fraud, but has heard nothing since. She says she knows of others who have been duped but are too ashamed to talk about it.