

## Alert Users Top Received Scams

Thank you all for the information that you have sent in to Neighbourhood Watch Scotland office after our request a couple of days ago following our Alert on HM Courts and Tribunal Services scam Alert. It just goes to show that as a community we have loads of great information that we can share with the purpose of keeping ourselves, family, neighbours and friends safe.

The vast majority of the information you sent in is what is termed as a phishing attack. Phishing is a cybercrime in which a target or targets are contacted by email, telephone or text message by someone posing as a legitimate institution to lure individuals into providing sensitive data such as personally identifiable information, banking and credit card details, and passwords. The information is then used to access important accounts and can result in identity theft and financial loss.

Here are ways to report scam emails and texts:

Advice Direct Scotland on 0808 164 6000 or through the website [www.advice.scot](http://www.advice.scot)

If you have received an email which you're not quite sure about you can also forward it to the National Cyber Security Centre on the Suspicious Email Reporting Service (SERS): [report@phishing.gov.uk](mailto:report@phishing.gov.uk) As of 31st August 2020 the number of reports received by the NCSC stand at more than 2,330,000 with the removal of 9,315 scams and 22,237 URLs.

If you have been the victim of a scam and lost money this should be reported to Police Scotland on Telephone Number 101.


I have included examples of the emails and texts that you have been receiving under the different headings for your information. At the end of the day all the scammers want is to get your details, get your cash then move on to the next victim. They do not care. So hopefully by seeing the actual style of the scam attempts you will be able to recognise false emails and texts that will prevent you becoming the next victim.

## HM Courts and Tribunals

Just a quick update on the one that started this all of. This scam seems to be widespread with a number of reports of people having received the email. One eagle eyed Alert user observed that if the email was in relation to an event in Scotland it would have been from the 'Scottish Courts and Tribunal Service'.

A good spot and an indication that these emails are scams.

This is what one of the scam emails will look like. Be aware that this scam may also come through as a plain email with text only. The purpose is the same. This is a scam.

  
**HM Courts & Tribunals Service**

Location: United Kingdom  
Date: 23/09/2020

Penalty Charge Notice Number:  
**PC53606301046**

Delivery date:  
7:00am – 7:00pm

Automated payment reference:  
**105746474318**

For the following:

- the use of a vehicle on a road in the charging area which a charging scheme applies without payment of the appropriate charge, at the date and location started below.

**Total cost: £10**

**How to pay your Penalty Charge**

To pay by Credit or Debit Cards

[Click here to pay online](#)

& click on Pay a Penalty Charge Notice(PCN).  
This is the quickest and easiest way to pay and receive a receipt as your payment is immediately credited to Charge Notice.

If you do not respond before the end of the period of **28 days** beginning with the date of service of this notice a charge certificate may be issued which would increase the penalty charge to **£100**.

## DVLA Electronic Vehicle Licensing

Below is the content of an email purporting to be from DVLA. Watch out for spelling mistakes 'Stardards' as you will see below. Also, interesting that the emails tells you how you are going to be scammed by requesting confirmation of your personal and residential information, take your payment details and then update of non-existing profile. Does the email link look like an official DVLA one? Keep your eyes open this is a scam.

The sender of this information has reported the email to NCSC as detailed earlier.

From: Driver Vehicle Stardards - update required on 9/23/2020 6:06:01 a.m.

[<vnacea52931zyguek@telenet.be>](mailto:vnacea52931zyguek@telenet.be)

Sent: 23 September 2020 14:06

To: #####

Subject: 'myDriver Licence Agency 2020' Application Confirmation: | 'Payment receipt return' | 'Review your automatic payment' | 'Item No.70457' .fubzpj

[<https://www.elite-driving-school.co.uk/blog/wp-content/uploads/2017/09/dsa.jpg>](https://www.elite-driving-school.co.uk/blog/wp-content/uploads/2017/09/dsa.jpg)

Dear #####

Update your profile

All data transmission over this website is secured.

Routine check has found some irregularities in your current profile, which indicates that the information given is no longer accurate or up to date.

You are required to update your profile to its latest form to avoid termination of your motoring licence.

You must use your valid and official information to complete this form. Using any nicknames or short-addresses can lead to rejection of this update.

Click here and update

[<https://eur06.safelinks.protection.outlook.com/?url=https%3A%2F%2Fnew.moskito-wuerger.ch%2Fwp-includes%2Fpomo%2F.moskito-wuerger%2Fnewdv%2Findex.php&data=02%7C01%7C%7Cbd25488f49af41ca3b1108d85fc16c61%7C84df9e7fe9f640afb435aaaaaaaaaaaa%7C1%7C0%7C637364631628606016&sd ata=3uHB4eH4NnQx1%2FIX6qO8zuXma83L2ER0BbOAXwrR%2Fto%3D&reserved=0>](https://eur06.safelinks.protection.outlook.com/?url=https%3A%2F%2Fnew.moskito-wuerger.ch%2Fwp-includes%2Fpomo%2F.moskito-wuerger%2Fnewdv%2Findex.php&data=02%7C01%7C%7Cbd25488f49af41ca3b1108d85fc16c61%7C84df9e7fe9f640afb435aaaaaaaaaaaa%7C1%7C0%7C637364631628606016&sd ata=3uHB4eH4NnQx1%2FIX6qO8zuXma83L2ER0BbOAXwrR%2Fto%3D&reserved=0)

What happens next:

You`ll be showed a form containing question regarding your personal or residential information.

You`ll be taken to fill up your payment details to set up or renew your payment method.

Upon successful submission of first two steps, your profile will be updated and you`ll be shown a confirmation text.

## HSBC

**Email masquerading as one from HSBC. The things to look out for are poor punctuation, spelling mistakes, spurious email addresses. But look what the scammer wants you to part with for your compensation! Name, address, company name, bank details, mobile phone number and copy of your passport!!!**

**It may seem obvious that this is a scam but be aware that people do fall for this type of phishing expedition for many reasons so look out for anyone that you know who may be vulnerable to this type of approach as the consequences can be devastating if all the asked for information is passed over.**

----- Original message -----

From: [mail@dgft-in.email](mailto:mail@dgft-in.email)

Date: 24/09/2020 00:41 (GMT+00:00)

To: #####

Subject: OWEN RAYMOND

ATTENTION:

Dear sir,

my name is Raymond Owen I work with HSBC HOLDINGS PLC UK at FOREIGN OPERATION DEPARTMENT as one of the DIRECTOS, we receive an information regarding your fund from BANK OF ENGLANG to credit your bank account as the rightful beneficiary of this compensation fund of £100,000,000 HUNDRED MILLION BRITISH POUNDS STERLING all you need to do is to contact me on my private email [address\(owenraymond@hholdings.uk\)](mailto:address(owenraymond@hholdings.uk)) so that I will explain to you how your payment will be, because through HSBC HOLDINGS PLC UK a lot of foreign beneficiaries that they payment has been tried down over the years and now they are beginning to receive they payment through these payment platform here in our bank in UK. That is the reason why I have decided to contact you immediately for us to proceed on your payment, sorry for the delay this mighty have cost you.

we need your full information,

1. full name
2. contact address
3. company name
4. receiving bank details
5. direct mobile phone
6. international passport copy

all these is to enable us key in your information in our computer database and also forward them to all the offices that will approve your payment speedily thank you for your understanding waiting for your urgent reply.

NOTE: as soon as we receive your information the payment process will begin immediately on your name waiting to get your details and also sorry for the stress you have gone through.

MR RAYMOND OWEN

DIRECTOR FOREIGN OPERATION DEPARTMENT

HSBC HOLDINGS UK

## Halifax Bank

**You need to update your online banking details. Needs to be done in two days? Feeling under pressure? That's the plan of the scammers especially at the present time during COVID 19 when people depend on online banking to make purchases and check the health of their accounts. As before check for poor spelling and grammar along with the variety of email addresses. Would you update your bank details to a blogspot website!!!!**

From: Halifax Bank <[no-reply@identity.wpengine.com](mailto:no-reply@identity.wpengine.com)>

Sent: 17 September 2020 15:19

To: [system@sent-via.netsuite.com](mailto:system@sent-via.netsuite.com) <#####>

Subject: Security Alert : Update Your Information

<[https://upload.wikimedia.org/wikipedia/en/3/3b/Halifax\\_logo.jpg](https://upload.wikimedia.org/wikipedia/en/3/3b/Halifax_logo.jpg)>

Online Banking Alert

Dear customer,

For your safety some information on your account appears to be missing or incorrect.

Please update your information promptly so that you can continue to enjoy all the benefits of your Account.

If you don't update your information within 2 days, we'll limit and suspend your account.

sorry for any inconvenience caused by our security measurements :

Update Your Account <<https://swiglak-etf-14mano.blogspot.com/>>

If you need help logging in, go to our Help Center by clicking the Help link located in the upper right-hand corner of any page.

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We appreciate your participation and look forward to hear from you.

HALIFAX BANK

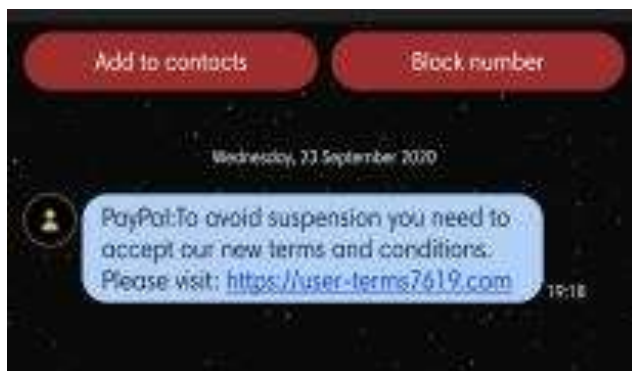
Customer Service and Operations

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**PayPal**

**This is a text message recently received by an Alert member claiming to be from PayPal. The link is not to PayPal or even owned by them. The member did a proof exercise by following the link and logging on with a 100% fictitious login. It went directly to the enter personal details page which immediately confirmed it to be a phishing scam.**

**Anyone who does follow the link and posts their real details could expect to see ID theft swiftly follow. Be very aware of anything with regards updating details to PayPal in this manner. PayPal have recently updated some of their terms and conditions and you may have received legitimate communication from them. Scammers know this and by adding the threat of account suspension to the mix will target you for your personal and banking details.**



## TV Licencing

Confusion reigns with regards TV licencing. Over 75? Received a letter to tell you what to do?? No??? The uncertainty of what is happening along with the lack of clear communication to the public has created a great opportunity for the scammer to target you. This official looking email will catch many out. The implication that you will not be 'legally licensed' and that your details will be passed to a debt collection agency are there for one reason only. To put you under pressure to respond, divulge personal and bank details for the purpose of taking your money.

**Information about your TVLicence**

Date: 9/24/2020 12:44:27 p.m.  
Mon - Fri: 8:30am - 8:00pm, Saturday: 8:30am - 4:00pm

### TVLicensing Official

Dear **redacted**

**Oops! Something went wrong with your payment.**

We're sorry to let you know that the TVLicence could not be automatically renewed.

Renew your licence before it expires on 26 September 2020 to remain legally licensed.

If you don't keep up with your payments, we may be forced to cancel your licence or pass your details to a debt collection agency.

How to pay?

Making a payment is easy - just follow the steps below:

[tvlicensing.co.uk/renew](http://tvlicensing.co.uk/renew) **redacted** [date](#)

Yours sincerely,  
TVL Digital Broadcast Service Team

#### TV Licensing details

Exp date:	26/09/2020 0:00
TVL No:	0952649741
Time Remaining:	(2) days
Ref:	94846334988
Number of Licenses:	1

#### Your Personal Details

Primary Email:	<b>redacted</b>
Registration:	TV56UML07

#### Payment Method

Credit Card:	Visa/MasterCard
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#### Yes claims bonus

Number of points:	29
Reduction:	%20



## Vehicle Tax

Variations on a theme but both designed to take your money. Have I renewed my road tax? I must do it right away so that I don't get in to trouble. Will I still be covered by insurance? It's going to cost me more money! Are you worrying now? That's exactly how the scammers want you to feel.

Example 1 is one stating 'your payment has failed and risk of being fined £361' Click on this link to give us all your details so that we can take your money.

Example 2 Ah your Debit card didn't work due to lack of funds so get out your credit card and give us the details so we can take your cash! If you don't pay your vehicle will be 'clamped and crushed' then a debt collector will be informed. By the way there is an £80.00 fine as well. Same tactics. Pile on the pressure by threatening actions so that you will hit the link and give over your details. Purpose? To take your money.

### Example 1

**From:** GOV.UK TAX <angiebohn@live.co.uk>  
**Sent:** Tuesday, September 22, 2020 6:55 AM  
**To:** #####@hotmail.com <#####@hotmail.com>  
**Subject:** Re: [Support] Notification of cancelled Vehicle Tax DD account (Ref 000000-10020-072173888.0735)

Your vehicle is no longer taxed.

**Reference:** UKVI\_900894748815469

You have received this email to be notified that the payment for your vehicle tax failed.

**Tax your vehicle now - [START NOW >>](#)**

Please note: If the information is wrong DVLA will not be able to tax your vehicle and you risk to be fined £361. You'll also have to pay for the time it was not taxed.

PLEASE DO NOT REPLY TO THIS EMAIL

This email was sent to #####@hotmail.com as a user of the UK Visas and Immigration (UKVI) visa application service. Read our [Privacy Policy](#). Information about the visa application process is available on [the visas and immigration pages of the gov.uk website](#).

This service is provided by [GOV.UK](#), the website for the UK government.

### Example 2

From: DVLA Electronic Vehicle Licensing <marshall845@hotmail.com>  
Sent: Wednesday, September 16, 2020, 12:54:16 PM  
To: [redacted]@hotmail.com, [redacted]@hotmail.com  
Subject: Reminder: Vehicle Tax DD Payment Schedule - GOV.UK 2020 | Your vehicle is no longer taxed | New invoice generated: 'Item No.CD5360164162' E4543 'September 16, 2020



**THIS IS AN AUTOMATED EMAIL - Please do not reply as emails received at this address cannot be responded to.**

DVLA have been notified electronically about your latest payment for your vehicle tax failed because there is not enough money on your debit card.

Your vehicle is no longer taxed.

We have generated a new invoice, and we suggest you to use a credit card instead of a debit, to avoid any other consequences that might appear in case again won't be enough funds inside.

The online Transaction ID is **E5C5861-00576582812**

**Tax your vehicle - [START NOW >](#)**

- the vehicle's registration number
- have your credit/debit card ready
- follow the instructions on your screen

You must tax this vehicle before it is driven on the road, tax now at [www.gov.uk/vehicletax](http://www.gov.uk/vehicletax).

It's illegal to drive your vehicle until you've taxed it.

You will be fined £80 if you do not tax your vehicle or tell DVLA that it's off the road.

You'll also have to pay for the time it was not taxed.

If you do not pay your fine on time your vehicle could be clamped or crushed, or your details passed to a debt collection agency.

You may wish to save or print this email confirmation for your records.

Yours sincerely  
Rohan Gye  
Vehicles Service Manager

## Charitable Donation

This type of scam has been circulating for many years. Be aware if it sounds too good to be true it most definitely is. You would think that nobody would fall for this obvious scam however if you click the link then a request for banking details will be made to pay in your \$5m dollars. These scams would not be used if it didn't pay the scammers to send them out. Keep your personal and bank details to yourself as your new friend Mikhail is only after your money and you will never see the promised 'Charitable Donation'.

**From:** "Mikhail [Fridman](mailto:nosed@frsf.utn.edu.ar)" <nosed@frsf.utn.edu.ar>

**Date:** 24 September 2020 at 11:24:05 BST

**To:** Undisclosed recipients.;

**Subject:** Did You Get My Message This Time?

**Reply-To:** I, Mikhail Fridman have selected you specifically as one of my beneficiaries for my Charitable Donation of \$5 Million Dollars, Email Me personally for more details

Check the link below for confirmation:

<https://www.rt.com/business/343781-mikhail-fridman-will-charity/>

I await your earliest response for further directives.

Best Regards,  
Mikhail Fridman.

## HMRC Tax Refund

The scam below was received as a text message from the mobile telephone number +44 7983 551029. A bit of online research identifies that this number is registered in India an unlikely source to be asking for your details to send you your tax refund. Like many scams this one only wants your bank details to allow payment into your account when what will happen is that your money will be taken. You will never be contacted by HMRC in this way. This is a scam.

HMRC:Your tax refund from year ending '2019' is still pending. Please visit our secure link <https://hmreview-p7ll-self-form.com/hmrc?h=2>