



# APP fraud

Information on how to prevent becoming a victim of Authorised Push Payment (APP) Fraud

# What is APP fraud?

APP stands for **Authorised Push Payment**

It happens when scammers deceive customers to send them a payment under false pretences to a bank account controlled by a scammer.

As payments made during real time payment schemes (i.e. electronic transfers) are usually **not recoverable**, the victims cannot reverse a payment once they realise they have been deceived.

## Facts and Figures

- In 2017, a total of 42,837 individuals were the victims of APP fraud with gross losses of £236 million.
- A genuine bank, Building Society or other legitimate organisation will never contact you to ask for your PIN number, full password or to move money to another account.
- Don't be tricked into giving a scammer access to your personal or financial details, and don't automatically click on a link in an unexpected email or text.

We're here to help with any questions that you may have on **01225 423271**.



**TO STOP FRAUD™**

Take Five is an awareness campaign designed to urge the public and businesses to take time to consider whether a situation they find themselves in is genuine. The campaign, launched in September 2016, aims to put customers and businesses back in control with straightforward advice to help prevent financial fraud and encourage people to take a moment.

The campaign is asking everyone to help protect themselves from financial fraud by remembering some simple advice:

## Take Five: five key things to remember

1. Never disclose security details, such as your PIN number or full password – it's never okay to reveal these details.
2. Don't assume an email request or caller is genuine – people aren't always who they say they are.
3. Don't be rushed – a genuine bank or organisation won't mind waiting to give you time to stop and think.
4. Listen to your instincts – if something feels wrong then it is usually right to pause and question it.
5. Stay in control – have the confidence to refuse unusual requests for information.



**TO STOP FRAUD™**

# Next Day Faster Payment Request Form

To Bath Building Society, 15 Queen Square, Bath BA1 2HN

Please accept this authority to send by Next Day Faster Payment from my/our account with Bath Building Society.

Bath Building Society Account Name	
Bath Building Society Account Number	
Amount	
Amount in words	
Date of withdrawal	

Payment requests received before 3.30pm will be processed the same day, any received after this time will be processed the next working day.

## Please Pay

Bank Name	
Branch Address	
Sort Code	
Account Number	
Beneficiary's Name <small>Maximum of 16 characters</small>	
Reference required <small>Maximum of 16 characters</small>	

Applicant	One	Two
Print Name		
Signed		
Date		

## For Office Use Only

Details checked by CSA	Signature	Date
SDFP set up by CSD	Signature	Date
Details checked <small>(1st Authorisation)</small>	Signature	Date
Details checked <small>(2nd Authorisation, required if over 50k)</small>	Signature	Date

Bath Investment & Building Society is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority. Registration Number 206026.



Scammers often post fake adverts online and ask for an upfront payment. If you have not seen the item it could be a scam.

**If someone is pressuring you, please stop now.**

Scammers will pressurise you to make an immediate payment. Changing this for tomorrow gives you time to change your mind.

**If someone is pressuring you, please stop now.**

Double-check the bank details by speaking personally with your payee as scammers can intercept emails, and make texts and phone calls appear to be genuine when they're not.

**If someone is pressuring you, please stop now.**

## Other Tips

If you're paying an unexpected invoice for a service you have not ordered or received it could be a scam.

Have you been pressurised into agreeing unnecessary building works or repairs? Is your builder now demanding a down payment? If so, then this could be a scam.

If someone has cold-called you unexpectedly and asked you to make a transfer or offered you investment opportunities over the phone it is likely to be a scam. Say you will call them back and then use a phone number from a Google search or other paperwork you have – not the number they give you.

Contact the Police, speak with a trusted friend or family member, or contact staff at one of the Branches or Head Office.

**If someone is pressuring you, please stop now.**



**TO STOP FRAUD™**

We're different  
because you are

**Head Office:**

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**Fax:**

01225 446914

**Email:**

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[www.bathbuildingsociety.co.uk](http://www.bathbuildingsociety.co.uk)

Telephone calls may be recorded to help the Society to maintain high standards of service delivery.

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