The Neighbourhood Watch Podcast Episode 2 with Andy Bush

Hello, I'm Alfie Moore and this is the Neighbourhood Watch podcast. Here at the Neighbourhood Watch, we believe that stronger communities are safer communities. This podcast helps a team with their mission.

In each episode, I'll be joined by a different guest to find out about their experiences as victims of crime. And together with the help of an expert, we'll provide advice and clear information about what to do if you find yourself in a similar situation. A bit about me.

I was a police officer for decades and then I decided to try out stand-up comedy, as you do. I now spend my time touring the UK with my live show and presenting It's the Fair Cop on BBC Radio 4, and I'm delighted to add a host of the new Neighbourhood Watch podcast to my day job. In this episode, I'll be chatting to Andy Bush, one half of Absolute Radio's Home Time show and a fellow podcast presenter who you might have heard on on the likes of Guestimators, the A to Z of everything, and Scarred for Life.

Andy and I will discuss the sinister world of online money scams. His parents recently fell victim to an investment opportunity which claimed to be fronted by the trusted money-saving expert, Martin Lewis. They felt kind of overwhelmed and completely coerced by it, but it has, it's really, really shaken them up, and that's their, they've lost their life savings really, so it's like their plans for the future and what they want to do with the future has now been completely changed by this.

It's an experience that's happened to so many of us, and it's so important that we recognise the signs of scamming and help others to be scam-aware too. For example, have you heard of phishing, fishing, quishing and smishing? No? Not characters from a children's TV show, they're all ways of enabling fraud. But what do you think they mean? Stay listening and we'll find out later.

For now, let's welcome Andy Bush. Andy, thanks for joining us. Hey, a real pleasure.

Alfie, thanks for having me on. You grew up in Devon, Andy, is that right? Yeah, that's it. Born in Liverpool, and then my family, like all good scousers, went on holiday to Devon, and liked it and decided to move down there.

So we grew up in a little fishing village called Brixham in Devon. Oh, that sounds beautiful. What was the neighbourhood like? It was kind of idyllic, really.

I think at the time I was probably bored because we felt like we were the furthest away from the epicentre of bands and music and excitement and so on. But there was something really gorgeous about being able to cycle around down to the harbour or jump in the water down by the beach. It's beautiful, absolutely beautiful.

I have to say, though, at the time I did appreciate it. And I think as I've moved away now and live in, working and out of London, I do miss it a hell of a lot. You really appreciate it.

Yes, you do. And can you remember there being any sort of community groups for the residents? I'm trying to tie in with the Neighbourhood Watch theme, really. Was there any sort of community action? Well, I mean, it's interesting now because I think most people listening will be in a WhatsApp group with people on their street, like we are now.

We've got a Facebook group and all that kind of thing. Obviously, that wasn't the case 1,500 years ago when I was a kid. But I think the people kind of looked out for each other.

I think when you live in a kind of small, rural community, people notice stuff a hell of a lot. I grew up in an old people's home in Brixham. So we used to have 12 old ladies in our old people's home.

And they obviously used to all sit in the window and look out the window from there. So they didn't miss a trick. So if you... So proper characters as well.

Proper characters. We had a lady that was booked on the return voyage of the Titanic, but obviously the boat never made it. So she never got to go on that return trip back from America.

So there's some incredible characters, but they were all watching out the window and didn't miss a trick. So I feel like maybe in the olden days, there was more this sense of neighbours used to keep a lookout for each other, but no actual groups as such, but more kind of a gossip community of people kind of thinking, oh, that car doesn't normally park there. Oh, yeah.

Got you. I remember. So council house in Sheffield and parking was a massive, massive thing.

That was a big talking point. Why is somebody else parked outside my house? And when I was sort of a cop at times in my place in Korea, I've some quite sort of earthy patches of us, shall we say, what a state where there was an ex-professional boxer. It was a bit of a character, heart of gold, rough diamond type.

But if anybody was was a victim of crime and it was a vulnerable victim that had been targeted, he used to get the knock and he used to pay a visit. On my words. Yeah.

But that was their version of a community. So, well, less of a neighbourhood watch and more of a restorative justice in the early form. Yeah.

Good on him. I mean, I think the thing is now that is a bit of a shame is that people are kind of so engrossed in their phones and getting from A to B that that old kind of Crime Watch UK thing where you get someone going out to pick their milk up and think, that's strange. That man doesn't normally walk down here at this time in the morning.

I don't know whether you kind of get that so much now, because, you know, I'm certainly guilty of it. I'm always kind of looking at my phone on the way down to the train station or whatever. So maybe you don't take in your surroundings as much as people used to do.

So it's like, I guess it's in the analogies, analogies, filming a concert and you're not really, you're not really there. Present. Yeah.

Not really present. I guess it's the same thing. Picking up sort of observations.

Yeah. Completely. And so you now live in, is it Lyon Sea? Lyon Sea.

Yes. So we've been there about probably nine or 10 years by the sea. I've always, I feel like I've always had this kind of calling to be by the sea.

So yeah, I absolutely love it. I was trying to create a little, little mini media village there. I'm always trying to convince workmates at the radio station to, to come and come and move there.

And you know, in a few hours, which is great. I'm not sure I've ever been to Lyon Sea, to be honest. No, it's kind of a well-kept secret, I think, really, to be honest with you.

And it's, it's great because I can get into central London in like, you know, 50 minutes, which is the length of a Netflix episode, which is good. So, you know, with three kids, it's quite nice to have a bit of peace just for 50 minutes coming in. But, you know, it was important for, you know, our girls, our daughters, we've got three daughters to grow up somewhere where they can go down the beach with their friends or they can go kind of paddle boarding or, you know, that's it.

That's important as well. And again, I'm not, you know, in any way looking down at people who live in, you know, city centres or urban areas, but it was just, that was a big part of my life and it's good that it's going to be part of their lives too. I'm Alfie Moore and my guest on the Neighbourhood Watch podcast today is Andy Bush.

In a little while, we're going to be joined by Sandra Bower, the Deputy Chief Executive of Neighbourhood Watch. But for now, Andy, tell us what happened to your parents. Okay, so my mum and dad clicked on what they thought was a legitimate Martin Lewis, Money Martin advert about, you know, putting your savings in a high interest account.

And this connected them with a scammer or probably like a, you know, a team of scammers. And basically it was without any knowledge, my brother and I had no idea this was going on. They were phoning my parents three or four times a day, coaching them through what to do in terms of taking their money out of their account and opening another Revolut account and then transferring the money into that.

They also kind of crucially coached them what to say to the banks when the banks were phoning up to see, ask why they were transferring money over. The only reason I actually found out about it is that my mum phoned up to ask if she could borrow quite a big chunk of money. I was like, what's going on? Why do you guys need this money? And basically the scammers had told them, if you want to withdraw any of this money that's current in this overseas account, 8% apparently, 8% interest, you need to put £4,000 in on top as an anti-money laundering check.

And then once the check's complete, you get the money you want to withdraw plus your £4,000 back. They also installed on my parents' phones, I think called Anydesk, I think it's called, it's an app that allows them to access, you know, your accounts. They put a fake Kraken trading app on there that made it look like my mum and dad's investments were going up and going through the roof and my mum thought she tripled her money and so on and everything like that as well.

And then, yeah, it just turned out to be one absolutely horrific scam. And, you know, my view on it is that I think now as it gets more and more confusing to communicate and log into things, you know, everyone's got the same situation, it's like two-step authentication and you've got to get, you know, it is very bewildering the amount of passwords you need to have, et cetera. I feel like it's pushing people into the arms of these scammers who, by the nature of the fact that they can speak to you on the phone, have a kind of advantage really.

Yeah, yeah. No, I get you. And a lot of people will be aware of this sort of the telephone scam, which I need to access to your laptop, they'll be aware of that.

But I think not so many people will be aware of an app to download on your phone that gives people an access to your phone as happened to your mum and dad. What's striking is very often these, the pressurised hurry, hurry type calls. But this wasn't, was it? This was a, sounds like a slow process of grooming almost, of building that relationship.

Yeah. I mean, the name, the technical name for the scam is horrible. It's called pig butchering, which is where you fatten up someone over a period of time.

You know, my mum, when I first saw the email and everything, and I knew straight away it was a scam just because the website didn't look like a cracking email telling them they needed to put this money in. And we checked it through and it was a scam. My mum wouldn't believe it because they'd spent so long on the phone with this guy, this guy called John, the scammer.

And he told them stuff about his life. He was divorced and trying to get back, you know, and he sees his children at the weekend and all that kind of thing. And they're just completely bought into him and they could not believe that it was false or a fiction.

So you're right. The people I've spoken to say that this kind of scam is the closest related to the romance scam where people send money abroad to someone that they believe they're all going to have a relationship with. So it's a similar thing.

You're absolutely right. And I think that the pig butcher, which is a crude term, I think that gives you an insight into their sort of callous and uncaring mindset where the victim is a pig. And if they're approached on social media, that will be called the pig pen where they find them.

And then if they feed the pig, and these are all phrases which is an insight into the really horrible callous and uncaring mindset of the perpetrator. Yeah. I mean, I tell you the worst thing as well is that part of the scam is a thing where they then pretend to be money recovery people at the end.

So my mom, after we'd kind of started the process of trying to claw this back and report the money that was missing, et cetera, she sent me a message saying, oh, great news. They've managed to track down our lost money. And I was like, wow, this is incredible.

How has this happened? And basically, it's just the same people under a different guise, claiming to be money recovery people. Now, we've been speaking to solicitors to try and get the money back. And I think because they had access to what was going on on my parents' phone, they were able to pretend to be the people that we were talking to.

So I then had to say, right, no, sorry, this is a scam because they wanted them to put £3,000 across to secure the funds. So it's all part of the same scam, and it's just incredibly, incredibly cruel. It's horrific.

Awful. And also on top of that, sometimes they purport to be the police officer investigating their initial report. Again, awful stuff.

So from what you're saying, it seems like you found out about this scam at the point that your mum and dad asked you for a loan, basically. Yeah. I mean, I think deep down, they'd been starting to, I don't know, worry or what, you know, they were kind of getting further and further in.

It was like quicksand. I think a lot of this is due to the fact that my dad's memory is not so good. You know, they're both 78.

So I think they prey on people who, oh, that sounds fun. They just want someone that they can talk to, and that's easier for them than the kind of bewildering load of, you know, apps and logging in and a two-step authentification and so on. But yeah, my brother and I weren't aware of it until they asked us if they could borrow the money to help get some money out of this kind of 8% offshore account.

Now, let's bring in our expert and say welcome to Sandra Bower, Deputy Chief Executive of Neighbourhood Watch. Sandra, could I ask, Andy's parents' story, how does that compare to the experiences that you've encountered? Well, sadly, it's a really familiar story. A good number of our Cyberhood Watch ambassadors, these are volunteers who help spread the word about avoiding scams.

Their motivation for getting involved with it was because of either a personal or a family member's experience of online crime. They have examples of trying to stop elderly parents running to the supermarket to buy hundreds of pounds worth of gift cards that they thought they were supplying the police with in an elaborate anti-fraud operation. We've had grandchildren involved trying to convince their relatives not to be pulled in by these scams.

But as Andy says, they're so persuasive and so legitimate sounding that it's really hard for them. And sophistication as well, that's a high level of sophistication when we're downloading apps on phones. Are there any telltale signs that we can look out for? So there's lots around focussing on problems that somebody is just telling you about.

Apart from Andy's investment, there's things like deliveries, IT or Wi-Fi issues that suddenly appear as issues, things that people have previously not been aware of. Always scammers will ask for personal information, bank account details or card details. In emails or written scams, they'll tend to be formal but pushy, wanting you to act quickly.

And they will tend to want bank transfers, which are more difficult to stop. So there's still, it's quite common for the hurry, hurry, pressurised scam, Andy's parents obviously experienced something completely different. How did it affect them? How did they feel about what had happened to them, Andy? Well, I mean, I feel like they feel that they can't trust anyone now.

Every time they tell us about something that they're doing, I'm like, is this part of a scam? Is this correct? Or whatever. So it's kind of undermined their trust in literally everything. And I mean, I know it's not one of those hurry, hurry scams for sure, but this guy was, I think, quite overwhelming with the amount of times that he was calling them per day, three or four times a day, every single day, over like a two or three week period.

They felt kind of overwhelmed and completely coerced by it. But it has, it's really, really shaken them up and, you know, and that's their, they've lost their life savings really. So it's like their plans for the future and what they want to do with the future has now been completely changed by this.

It's a substantial amount of money, isn't it? You know, it really is. Sandra, who should people contact when this happens to them? What should they do? In that situation, you've got, what was the initial contact in yours, Andy? Was it over the phone? It was Martin Lewis, wasn't it? Yeah, but Martin Lewis advert was kind of the portal to, you know, I feel bad for Martin Lewis as well, because he's done everything in his power to try and say that this has nothing to do with me. Even to the point of, Ryan, I don't deal with Facebook ads on his forehead, on his profile picture, on social media.

But it's ironic, really, that they've taken someone who is like the icon for consumer rights and then turn this, turn this and use this as like a guise for then opening the door to a scam. It's pretty horrendous, really. So, was there encouragement in that video link to the Martin Lewis video? Yes.

So, once you click on the ad, it then connects you directly with the scammer. So they then call you back and then you're away. So there's no email chain at all.

It's all on the phone. Got you. And how common is that, Sandra? I think what Andy's parents were involved in was a very, very high level one.

The smaller scams are much more prevalent, which will be for a set amount of money that people will ask for and then move it up and up. They'll initially ask for a small amount and then sort of gauge where they can move the scam to and when people get wise to it. But Andy's is a very extreme example, I think, of the kind of money that can be taken.

And obviously a very, very sophisticated one. And the ones that we're most worried about, I think, because they can leave lives completely devastated afterwards. Life savings gone in a second.

And although I think systems are getting better in being able to get that money back, trading standards are doing amazing work, there's still so far to go. So when that little voice pops into your head, as it does sometimes, and says, I'm not sure about this, there's something not quite right, I feel a little bit uncomfortable now. What do you advise people to do at that point? What should they do? So it's an oldie but a goodie.

But take five is what we recommend. It really is just taking five minutes. Finish or stop the call or the conversation, however you want to do that.

And take that time to think about what's happened. You can check or challenge what has been said by either going online or calling the company they purport to come from. But above all, protect your information and money.

If it's genuine, that person would be happy for you to make your checks and to come back if and when you're ready. That's the advice we give. And for you to get in touch with your bank, you should take that time to make sure that it's the right thing that you are doing.

Okay, so you mentioned some solicitor action to try and... I take it you've not been refunded or your parents haven't yet, Andy. How are you getting on with that? I mean, I've been really disappointed actually by the wild west that it is once you actually have this crime happen to you. In terms of the police, I know the police have got a lot on their plate, but I mean, I've reported it, so I think it's called action fraud.

So you phone up, you get all the details and then they tell you that within 25 days, they'll tell you whether they can pursue it any further. I think it's called report fraud now. It was action fraud and they changed the name in January, I think, and set up a new... Okay.

And I read that they've had a £150 million sort of tech injection from the home office, but they say it's a much simpler process now to report and that your parents didn't find it so good. Well, you're on their behalf presumably. Yeah.

So, I mean, we went through it all on the phone with a guy, filled out all the form in and everything, which was great. And then heard nothing for like 20, 22, 23 days and they just sent an email saying they don't have enough evidence to pursue it further. So kind of massively disappointed in the police approach to this, given how much and how prevalent this is.

I mean, we're going for a solicitor's firm that specialise in... It's not necessarily getting the money back because the money's gone, but all the banks pay into a fund to protect against this kind of thing happening. And I just think a lot of the banks need to be a lot better at those red flags when you've got a 78-year-old couple who've had a very kind of sedate approach to money transfers up until this point, suddenly want to start transferring six, £7,000 at a time. I just think once this happens to you, it's the Wild West.

And that's why I think that secondary part of the initial scam, the money recovery scam, is so successful. Because once it's happened to you, you haven't really got anyone to turn to, to be honest with you. And a lot of the times, you end up having to go via what the solicitors are doing on our behalf.

They're going via the financial ombudsman. But the banks will just kick the can down the road, and then you've got to fill in a load of forms and know the right way to be able to proactively try and reclaim some kind of compensation. It's so frustrating.

As TSB aren't here to answer, I ought to read out their official statement, which reads, we were sorry to learn of the couple's financial loss, and we have checks in place to wall customers of higher value transfers. However, the alleged fraud did not take place from a TSB account. The fraudulent payments were made by a different bank from an account in the customer's name.

Under the regulator's reimbursement rules, the bank that made the fraudulent transfers is liable for refund and recovery. Really, really frustrating for your parents. And I guess it's about, by the sounds of it, who's to blame? Who's accepted responsibility for the money transfer? Well, I mean, the solicitors that we're working with at the moment, a solicitor's firm called CEL, basically, they were telling me that they're dealing with around about 500 of these a month.

And they're so sophisticated, these people now, this money recovery scam that's going on that CEL have had a problem where a lot of people have been pretending to be them, so that they can do the money recovery side of the scam. And even to the point of, they've been going on LinkedIn, using a photo of a member of staff and then mocking up the photo of a lanyard around someone's neck to prove to someone, look, it's me, Jessica, from the office, here's my lanyard, I'm at work, and it's just all completely fake. So I don't know how people, it's not even just about people in their 70s, like my mum and dad.

I think that kind of scam would kind of catch anybody out, to be honest with you. Yes, I think you're right. Any indication of where the scammers are based? No, but they use voice changing technology now to apparently change their accents.

And also they even have technology which allows it to make it sound like they're in a call centre when they're clearly not. He used a fake photo, which was AI generated. So it's an off the scale level of sophistication.

There is like a kind of reaching critical mass, I think a little bit, with like the amount that's now locked into your phone and your device just makes it, once they can unlock that, they've got access to absolutely everything. And that's the problem, I think. Yeah, I think you're right.

And when you hear about the emotional impact and your parents, by the sounds of it, it's well, they may never get over it, Andy. Yeah. My dad, it was a systems analyst, computer programmer.

So he's, I think they feel kind of humiliated that they've been tricked by this a little bit. So there's a bit of humiliation in there as well. And I feel like they feel quite helpless, you know, who'd you turn to? And that's what I was saying earlier on about the Wild West after this kind of thing's happened to you.

You don't really know, you know, the irony of being pushed into the arms of a phone scammer because you don't have anyone to talk to. And then when you actually report this crime, there's no one else to talk to after that. It just fill in forms in again.

So I felt like the ability to actually chat to another human being is kind of the root cause of a lot of the issues here. Yeah. In one of my sort of policing previous lives, I worked in a department that dealt with vulnerable adults with the victims, which was heartbreaking stuff.

And I remember elderly, vulnerable people going around to see them. They'd been scammed. And some of them were too ashamed, too ashamed or too embarrassed to even make a formal complaint.

And they've had their life savings wiped out and yeah, heartbreaking. And deliberately targeted because of their vulnerability and they don't make good witnesses. And that's why they're targeted.

People wonder why coppers are cynical, get accused of being cynical. And I think it's because we see the victims, we look them in the eye and we see the hurt and we see the pain. And it makes us not like offenders very much.

But it's great that we're talking about that. That's a real positive. While we're having this conversation, and I know that you've given various interviews, Andy, and that's great because we're getting it out there, aren't we? And informing as we go along.

And I know there's information on the Neighbourhood Watch website, Sandra. Where else can people learn about this sort of stuff? So there are loads of really, really good resources out there. There's something called Friends Against Scams.

You just have to kind of search, do a Google search for Friends Against Scams. They've got a bunch of different courses that you can do online or in person. They offer them in the community as well.

And they're really great for kind of breaking the scam psychology and the scam infrastructure down into bite-sized chunks. And they're all free of charge and it's just offered to people to try and equip them to look out for scams and be as aware as possible when they're going on online. So there's some really fab resources, lots of video resources.

There's also some phone lines, a couple of charities we work with offer phone line support. And that's really good, especially where you've got Andy's parents' situation where they have been really quite affected by it, feeling unsafe, feeling anxious. And those are some really, really good resources and you can get them on our website.

I'm just going to reiterate some of the five tactics I've got here that scammers use, some of which have come up today. Reciprocity, they imply they're doing you a favour. Social proof, they indicate everyone else is doing this.

Urgency, your only chance is to act now, hurry, hurry. Connection, they act as though they're similar to you or they build up that rapport. You like them and want to please them.

Finally, commitment. They ask you to do one little thing, which makes you do another little thing. And so it goes on.

Remember, fraud can happen to anyone. Please don't be too embarrassed to report if you have been tricked out of money or your personal data. Reporting fraud can prevent other people from becoming victims.

I guess that's the point. Although you and your parents have not been satisfied with the police side of this, Andy, I think there's also an obligation to report to help prevent other victims and get the word out there. If you'd like to find out more, Labour Watch have created Cyberhood Watch, an initiative to help people learn more about cybersecurity risks that exist every time we go online and discover which regions of the UK are most at risk.

So thank you so much to Andy and Sandra.