

## **Fraud and Scams Awareness**

Members of the Denbigh and District Probus Club were delighted to welcome Mr Mark Wilson, Manager of the Principality Building Society Denbigh, and Mold Branches to their March meeting in the Oriel Hotel, St Asaph to speak about Fraud and Scams Awareness.

Mark, who initially qualified with a degree in Applied Ecology, worked for a sub-prime lending company for 10 years before moving to the Principality Building Society <https://www.principality.co.uk/> which is the 6<sup>th</sup> largest, very committed to the High Street and has 59 branches with 9 of those in N. Wales. He has been a branch manager for 13 years and is also a mental health advocate, mental health first aider and coaches the under 10s in Denbigh rugby club.

Mark explained how he and his staff have a duty of care to their customers and ask them questions and initiate discussions to encourage them to reflect and think about payments and withdrawals they are making to try to help them avoid being taken in and losing money because of fraud.

He explained about authorised push payment fraud which includes malicious mis-direction and malicious payee and went into detail on investment, romance, impersonation, invoice, CEO and advance fee scams.

The signs of a potential scams were also discussed such as unsolicited contact, urgency of transaction, sounding too good or too bad to be true, keeping the payment(s) secret, they cannot meet you in person and unconventional payment method.

Mark also gave advice on how to protect yourself i.e., stop and think, challenge – could it be fake, protect – contact your bank immediately and contact Action Fraud. <https://www.actionfraud.police.uk/>  
0300 123 2040

Members found the talk and information really useful and a timely reminder to be on guard against all types of fraud on a daily basis.

Denbigh and District Probus Club welcomes new members to join their group for monthly meetings (held at the Oriel Hotel, St Asaph) where they enjoy lunch, friendship, and a talk from a guest speaker. For further information have a look at the club web site [denbighprobus.com](http://denbighprobus.com) or contact –

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The speaker at the next club meeting on Monday 3<sup>rd</sup> April will be Mrs Mary Steel who will talk about WW2 Guernsey Girls evacuation to Denbigh.

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