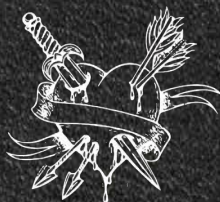




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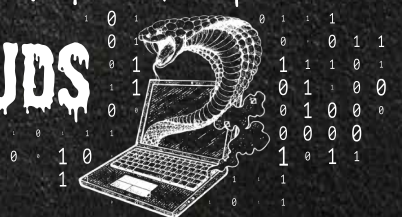
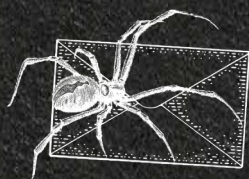
PRESENTS

THE SCAMMER HOUSE OF HORRORS



TERRIFYING TALES OF CREEPY CONS

AND FRIGHTFUL FRAUDS





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ROMANCE IS DEAD



A CHILLING TALE OF THE EVIL IMPOSTER WHO
STOLE HER HEART AND A WHOLE LOT MORE

Sitting in his dark, seedy bedroom, Victor scoured his favourite dating sites, looking for his next victim. His grin bore an uneven set of yellowing teeth as he uploaded an image of a tall, dark, handsome man that he had found online. He cast his evil net far and was quickly rewarded with interest.



Victor knew his tried and tested patter by heart. He played the part of Nate, a 34-year-old engineer from London, extremely well. His



malicious grin widened as his laptop notified him that he had a match. Slowly but surely, he reeled her in.

Emily was nervous, she was trying online dating for the first time. Nate looked nice, she tried not to be swayed by his handsome face and muscular physique. She was smarter than that. But he sounded so perfect, a former army captain who cared about nature, human beings, the arts and the environment.

Three weeks passed as Victor lay the necessary traps to snare her. She had irritated him at first, demanding a video call - but he was prepared for that – telling her he now managed a team on an oil rig and the Wi-Fi wasn't strong enough to run his camera. After a while of tedious convincing, she eventually believed him. They always do.

It was time to take it up a notch. She was ready.

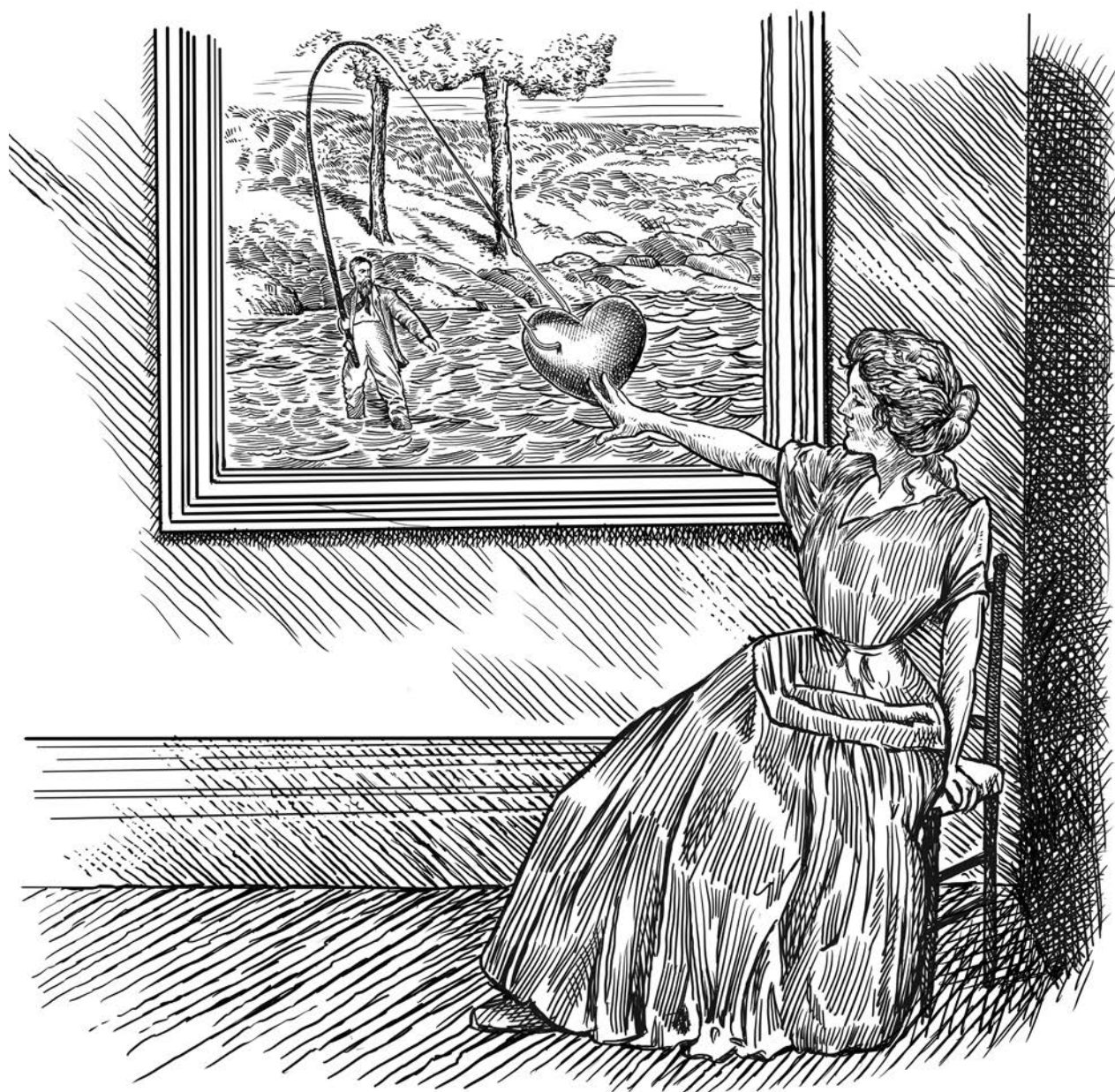
After the usual pleasantries that Victor hated but knew were necessarily rewarding, he began. 'My dear, I need to ask you a favour', he messaged, 'you are one of the only people I can trust, someone who would not betray me. I hate lies', he added ironically.

He imagined her sitting at her computer, daydreaming about how strong her connection with him had become in such a short space of time. How he needed her. Victor grimaced when she once again suggested they should video call. Once again, he evaded her - he was in control and that was never going to happen. He had too many excuses at the ready.

Victor rubbed his hands together. It was time to up the stakes. He wrote the same story he'd written so many times before, how he had



a safety deposit box with his life savings in that he needed her to look after. He needed to be sure she wouldn't betray his trust in her.



Of course, she would do this for him! Even when he told her that he needed her to pay the £8000 release fee, she agreed. They always do. It's not what you say, it's how you say it. He didn't really care that finding that sort of money would be hard. That wasn't his problem. He was sure she could sell a few things, maybe ask family members



for a loan. By this point she would be certain that Nate was true to his word and she would be paid back in no time. The things people do for love. Victor chuckled.

It took a few days to raise the money, Victor became impatient but convinced her that his sudden mood swing was only because this favour was so important to him. 'As was she.' He cringed. He knew that she wouldn't let him down when he told her he needed her most.

He received a message from Emily the next afternoon. 'I'm at the bank'. The subsequent message concerned him momentarily 'they are asking a lot of questions' she wrote.

He waited. The thrill of the moment consuming him – what would she do? His phone vibrated, he snatched it up and read the message 'It's fine, I told them it was for my boyfriend and that there was no impropriety.'

A few hours later Victor smiled his evil grin when he checked his account. He erupted into a sinister, wheezy laugh. And now to see how tight we can turn the screws before Nate vanishes. Forever...





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TWISTED FATE



A SPOOKY TALE OF THE INVISIBLE
CRYPTO SCAMMER

Hannah put down the holiday brochure and sighed. She'd never be able to afford a break with her friends. It just wasn't fair. At work everyone seemed to be making money on the side. Supplementing their income in some way. Alice was selling cosmetics, Ruth had invested in a start-up company and even Gary had a podcast. With no chance of



a pay rise this year she was desperate for a bit more cash. So, it felt like fate when that evening, an advert popped up on Hannah's social media page.



She rarely acknowledged pop-ups, but this one caught Hannah's attention. A new crypto currency. Hannah had heard about how much people were making investing in digital currency. She knew next to nothing about it but her curiosity was piqued. The ad featured a recognisable brand and that man from the telly who presented a gardening show - Hannah recognised him immediately. She liked gardening. She also liked the promise of high returns on minimal investments.

Hannah looked at the advert again wondering if it could be a scam but quickly brushed aside any nagging doubts 'it can't hurt to just take a look' she thought '....can it?'

Hannah clicked through to the glossy website. She glanced at the testimonials. People from all over the world investing a small amount and seeing an almost immediate return on their money - guaranteed. She wanted what they had. She deserved it.

Convinced, she filled out the form with her personal details. Little did she know that evil was lurking in the shadows. But it was too late, she had crossed the line. The traps had been set. There was no turning back now.

Almost immediately Hannah's phone vibrated making her jump. She had received an email. She clicked on it and saw clippings from newspapers and websites from all over the world. All legitimising the crypto company. This was it, thought Hannah, this was fate.

But fate has a funny way of twisting...

For an initial deposit of £100 she was guaranteed a return of at least £600. It felt too good to be true.



A sudden chill ran down her spine. Something didn't feel right - but was she just being over cautious? She ignored the voice in her head telling her to stop. After all, it was only £100.

But she was wrong. In those few careless moments the cost would be far greater than she ever imagined.

Hannah clicked the link and filled in her personal details. Her finger hit the send button. Within a few moments her phone rang. Number withheld. Strange. Hannah answered the call. The 'investment broker' introduced himself. He seemed friendly, knowledgeable, a little pushy maybe, but she expected that.

The promise of easy money was intoxicating. She felt a surge of excitement and barely acknowledged that she'd just agreed an additional £250 to activate her account. All she could think about was the £600 a day return.

And so it began, the endless empty promises. The surcharges, the fees, the tax, the new investment opportunities. Convincing emails. Pushy phone calls. What choice did she have but to hand over the money? She was in too deep. She knew nothing about crypto currency and was assured that this is how the process worked.

Within a few days she had reluctantly handed over more than a thousand pounds. Hannah called in sick from work and had barely slept – so much money invested in something she knew so little about...

When a new email arrived she quickly opened it. She breathed a sigh of relief to finally read that in just three days she would finally see her investment flourish.



And so she waited.

On the third day Hannah woke up, grabbed her laptop and immediately attempted to log in and check her account.



‘Strange’ thought Hannah as the password was denied. She tried again. And again. She stared helplessly at the screen. The sudden feeling of nausea crept through her body. With trembling hands she searched the



website and emails for a contact number. She found nothing. She suddenly remembered that they had always called her. She checked the call log on her phone and let out a yelp of frustration as she saw a string of calls with the number always withheld.

With rising panic taking hold, she replied to one of their emails demanding an explanation. A few seconds later her email was returned. The email address no longer existed. She dropped to her knees. 'There must be someone to contact' she sobbed.

But there wasn't. No one to contact. No one to help her. No one to blame but herself.

And as Hannah wept, thousands of miles away, a strange man sat in a dark room, his face illuminated by his computer screen. 'They say there's no such thing as a get rich quick scheme'.

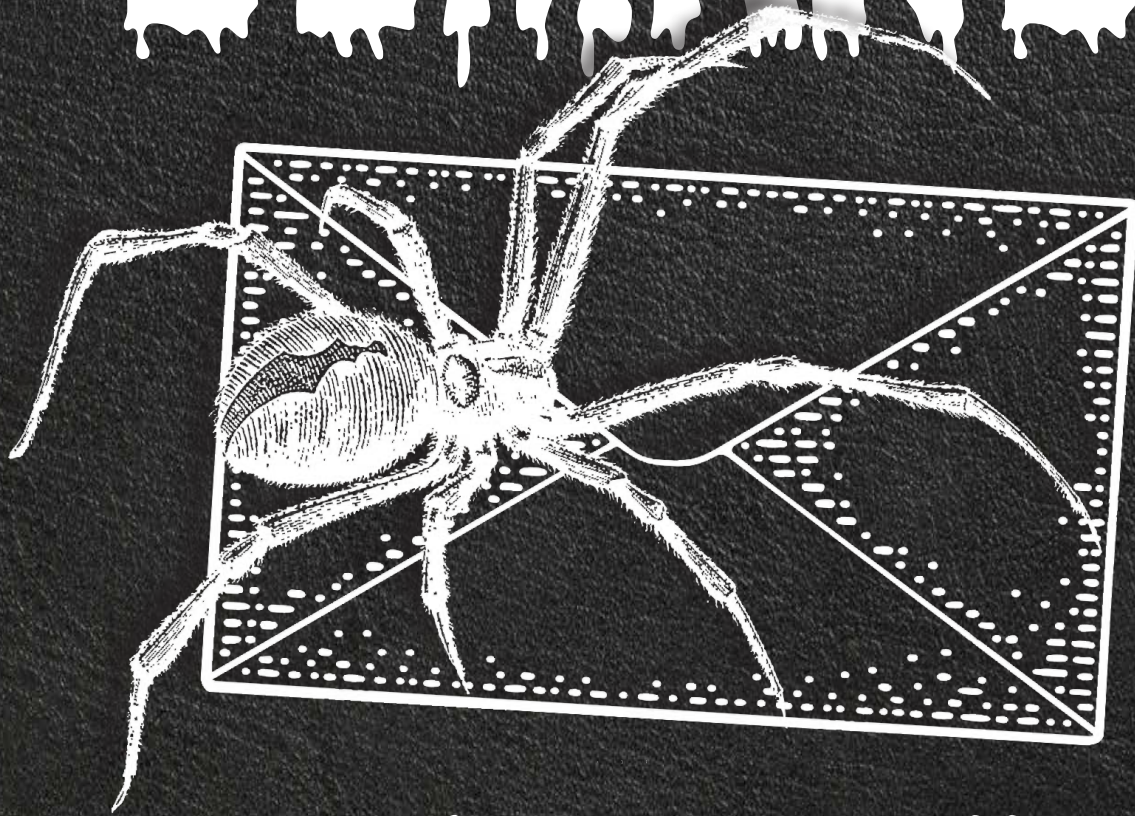
'I disagree' grinned the man as he finished checking his account. He smiled to himself revealing a row of crooked, yellowing teeth. 'My heart would go out to poor, naïve, little Hannah - if only I had one' he cackled, his evil laugh echoing through the night.





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THE FINAL DEMAND



A TERRIFYING TALE OF THE BLOOD
CURDLING EMAIL INVOICE FRAUD

Something is wrong. I know it. It's like the darkness has gripped me tightly by the throat. I can't breathe. I can't speak. I try to run, but I'm stuck. Something is crawling around my mind like spiders in a dusty attic. What is it? Dread. Or is it a memory? A monotonous groan repeats the same dreadful phrase. 'Pay me what you owe me, pay me what you owe me.'



I woke up suddenly, covered in sweat. I heard myself screaming, 'No! I have already paid you. You have my money!'



I hurriedly sat up and switched the light on, it cast a menacing shadow across the well-presented room, doing nothing to release me from my mental torment... my heart still racing from the fading remnants of the nightmare I had just endured. I ran through the details again, as I have a thousand times before.

The invoice from the supplier arriving in my inbox. Paid on time. A relationship built up over years.

I always paid on time and regularly checked for any changes in account details, only this time, one time, I didn't. There was no need, surely. I was being overcautious, worried for no reason. It was always fine in the past.

Except, this time... it wasn't.

A second email, just over a month later - from the genuine supplier. The ink as red as blood. The words burnt into my mind forever. Invoice overdue.

And as I sit on the floor, shaking with fear and regret, my stomach heaved and I dry retched as the memory came flooding back - a tide of terrible recollections. I closed my eyes as the horror of what I'd done swamped my consciousness. I recalled the moment. Twenty thousand pounds worth of stock.

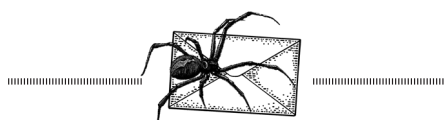
Still to be paid for. All the money...vanished - like a ghost, an evil spirit.

When I noticed, it was too late. The bank account details were slightly different. The email address was not quite right. And that was when the realisation really hit me. The money was gone to an untraceable, faceless scammer.





I ran through the details over and over again. Why didn't I check the account details? Why didn't I double check the email address? But it was too late. It was just too late.





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