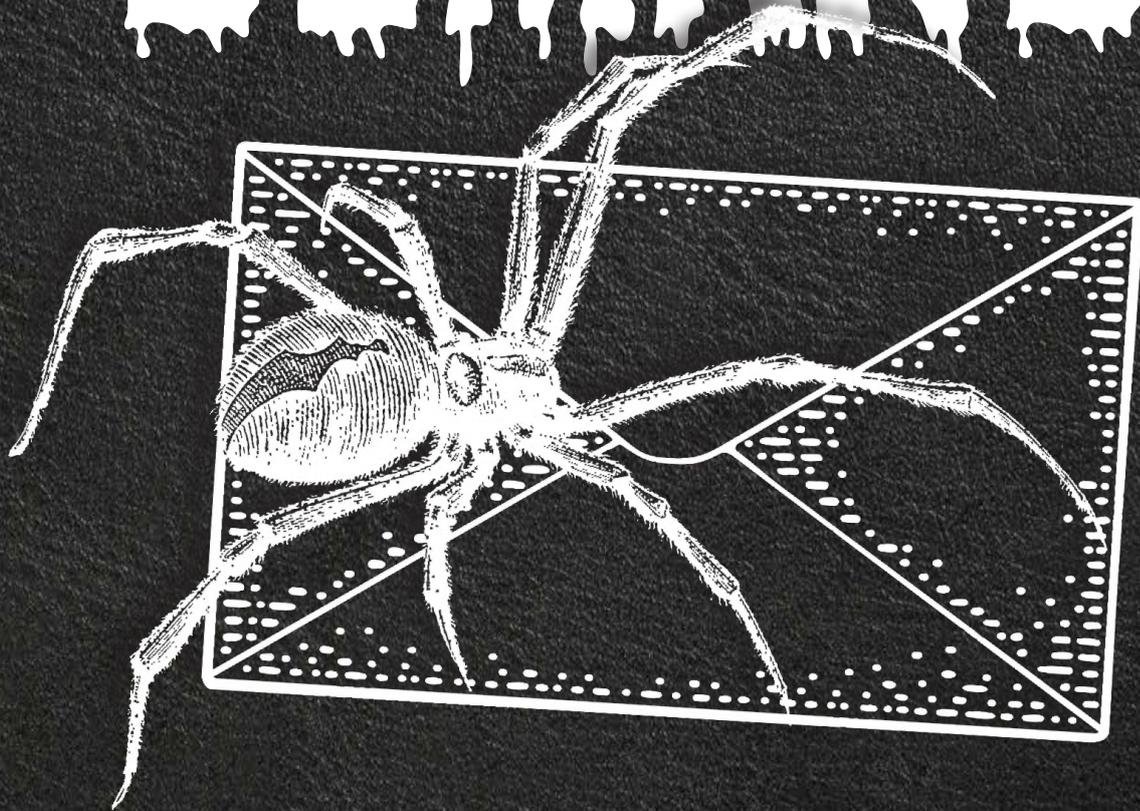




NatWest

PRESENTS
THE SCAMMER HOUSE OF HORRORS

THE FINAL DEMAND

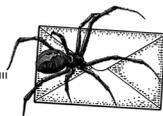


A TERRIFYING TALE OF THE BLOOD
CURDLING EMAIL INVOICE FRAUD

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.

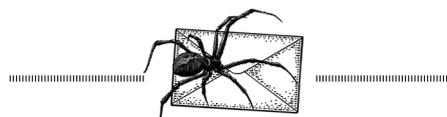
Except, this time... it wasn't.

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.

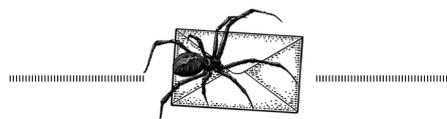
Still to be paid for. All the money...vanished - like a ghost, an evil spirit.

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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