



**Representing Consumer & Business Finance**



## **FLA's Work on Fraud Prevention & Investigation**

**The prevention and investigation of fraud is something that FLA and its members take very seriously. We play a leading role in the credit industry in initiating imaginative projects in this area. We are also active members of the Home Office's Identity Fraud Steering Committee, the Fraud Advisory Panel, and the North West Fraud Forum.**

### **Vehicle Fraud Unit**

In 1997, we launched 'Operation Pimpernel' with the Merseyside Police, to investigate motor finance fraud, recover vehicles and arrest offenders in a cost-efficient manner, and to reduce the occurrence of fraud. Funded by a number of lenders, Operation Pimpernel led to a decrease in fraud in the Merseyside area. Following the success of this pilot scheme, the Metropolitan Police agreed to participate in another project, so the Vehicle Fraud Unit was launched in September 2001, again funded by FLA members. Since its inception, the unit has recovered cars worth over £9 million and has made about 300 arrests. Investigations have revealed links between motor finance fraud and other serious offences such as drug trafficking.

### **Port of Tilbury**

FLA members provide the Port of Tilbury Police with funding to enable them to devote extra resources to checking vehicles that are about to be exported via the port. Each year, the police recover around £300,000 worth of cars for members.

### **Merseyside Police**

In June 2005, FLA agreed to provide a further £10,000 to Merseyside Police to fund investigations into motor finance fraud cases. Within three months, the police had recovered 11 cars with a total value of £250,000.

### **Fraud Bill training for the police**

At the invitation of the Home Office, FLA has agreed to provide just over £11,000 to fund training for police forces around the country on the implications of the Fraud Bill, once it is enacted. The training material will be provided by the City of London Police.

FLA (Finance & Leasing Association) members provided £57.9 billion worth of new finance to the consumer sector in 2005. Excluding credit card lending, FLA members represented over 35% of the unsecured lending sector. In the above total is £18.6 billion of finance provided to the motor sector. FLA members financed at least 50% of all new car registrations in the UK in 2005.

#### **For more information contact:**

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## UV lamps

To reduce fraudulent credit applications, members have agreed that no applications for dealer-introduced motor finance will be accepted without sight of the applicant's driving licence. Dealers are required to check the validity of the licences. Photocard driving licences and their paper counterparts have special security features that show up only under ultra violet light. Dealers must therefore check these licences using a UV lamp. FLA and its members have provided UV lamps to every dealership in the UK.

## Get Involved! (Or How You Can Get Involved)

### Regional Fraud Forums

The first regional fraud forum to be established was the North East Fraud Forum (NEFF), which was launched at St. James Park, Newcastle upon Tyne in March 2003. NEFF's aim is to promote fraud awareness and successful fraud prevention strategies across the public and private sectors, by creating a culture of transparency with better flows of information and open discussion aimed at promoting more widespread understanding and better sharing of ideas. It is a not for profit organisation.

NEFF's achievements since its launch are:

- A reduction in fraud-oriented crime in the region, demonstrated by a 32% decrease in business crime.
- Improved partnership working and better information sharing.
- The provision of best practice service to the region and throughout the country.
- The production of a 10-point plan to combat economic crime.
- A very successful training programme of conferences, master-classes and seminars.
- The production of two training DVD's.

NEFF has been followed by a South West Fraud Forum and a North West Fraud Forum. In addition, three others are at the development stage, in the East of Scotland, East England, and Yorkshire and Humberside.

FLA is represented on the steering group of the North West Fraud Forum and has spoken at conferences organised by the North East Fraud Forum.



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



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

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