

## The CEO Scam

Email scams are a sad reality of life, and all clerks and councillors should be on their guard. The council is at risk but individual councillors and officers are also exposed if they get conned. A council's insurance policy may or may not provide cover for any loss, subject to the terms and conditions of the policy and the circumstances surrounding the loss.

Parish and town councils are particularly vulnerable because they are public bodies, with public-facing web sites that normally contain visible email addresses and other contact and personal details. Furthermore, councillors are typically public-spirited and trusting people, and so may be more likely to be duped than the general population.

If you receive an email that says something like "YOUR IMMEDIATE ATTENTION TO THIS MESSAGE IS ABSOLUTELY NECESSARY!" simply delete it. No one would ever write that in the normal course of business, so you should already know it is a scam.

More subtle is the so-called "CEO" scam. You get an email that looks like it came from the chair of the council that simply says something like, "Have you got a moment, there's something I need you to do". If you reply, you get hooked into purchasing vouchers, or making bank transfers. No council chair should ever ask the clerk or councillors to do things like that!!

There have been councillors in Northamptonshire who purchased vouchers and lost money. One councillor even went and got more vouchers when the scammer wrote "Thanks for sending the voucher images. Thinking about it, I need vouchers for the whole team, so could you get another £1,000 worth."

Note that the scammers do not need to have accessed the council's email system. There has been no physical breach. The scammers just use a similar looking email address (e.g. [chair@westkewem-pc.org.uk](mailto:chair@westkewem-pc.org.uk) instead of [chair@westkewern-pc.org.uk](mailto:chair@westkewern-pc.org.uk)) to create the breach.

If you have fallen victim to CEO, or any other type of fraud, you should report it to Action Fraud by calling 0300 123 2040 or visiting the Action Fraud website <https://www.actionfraud.police.uk>.

**Never reply to an email without pausing to think. If it looks fishy, it probably is!**

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*Hi Bob,  
Could you please spare a minute to assist me in completing a task discreetly?  
I would be glad to receive your response through email because I am presently in a meeting.*

*--  
Best Regards,  
Cllr Dave Smith  
Chair*

*Sure Dave. Happy to help. What do you need? Bob.*

*Hi Bob,  
I'm so tied up right now, can you purchase an Apple gift card 3 pieces -£100 each at any nearby store? I will reimburse you when I am finished later today. I would have preferred to call you but can't receive or call at the moment with my line let me know if you can purchase them now.  
Thanks, and I'll be awaiting ASAP.*

*--  
Best Regards,  
Cllr Dave Smith  
Chair*

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