



HEDDLU
GOGLEDD CYMRU
NORTH WALES
POLICE

Response Date:12/03/2026

2026/291 - Credit card fraud reports

In response to your recent request for information regarding;

- 1. Please provide the number of credit card fraud reports recorded in the financial years 2023/2024 and 2024/2025. For each of these, please provide the total reported financial losses associated.**
- 2. Please break these figures down by personal demographic e.g. (age, gender) for each financial year mentioned above. Please also break these figures down by the types of credit card fraud if available (e.g. card-not-present fraud, contactless fraud, identity theft, stolen card misuse) for each financial year mentioned above**

We have searched for Fraud occurrences + keyword search of occurrence summary matching "credit card".

Fiscal Year Name Range	HO Code	HO Code3	HO Description	Suspect Gender	Suspect Age	Victim Gender	Victim Age	Summary
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded		No DOB Recorded	Suspect has paid for 4 tyres over the phone using a stolen credit card.
FY 2023/24	FRAUD		Non Counting Fraud Crime	M	36	M	55	known offender has tried to taken over 13 loans in callers name and credit cards

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FY 2023/24	FRAUD		Non Counting Fraud Crime		No DOB Recorded	F	80	The IP searched for tech support phone number with Hewlett Packard. She called the number she found and was asked to provide her debit card details. They refused to accept details of a credit card at which point the IP became suspicious. The IP checked with Hewlett Packard who confirmed the fraud. No loss reported.
FY 2023/24	FRAUD		Non Counting Fraud Crime		No DOB Recorded	F	78	The IP was contacted by suspects claiming to be from Sky and she was told she was due a rebate. The IP was persuaded to download Anydesk to her device and provided details of her credit card. £199 was subsequently spent on her credit card and attempts were made to take money from her account. The bank have refunded the money taken.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	53	known offender has used stolen credit card to pay for stay at hotel at location

FY 2023/24		NFIB5B	Application Fraud (excluding Mortgages)		No DOB Recorded	U	22	Call reporting that... appears to have opened a number of credit cards in his name without his knowledge. ... has only become aware of this as his credit score has gone down recently.. ... believes the accounts were all opened between February/March 2023..
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	54	Informant has been given a company credit card to use, but was not aware that it had been taken out with his name as a personal guarantor. there is approx £27k outstanding and the company has now ceased trading.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	74	Offender(s) unknown have obtained the IP's personal details via a scam, and then opened multiple accounts in his name and taken monet from his credit card account.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	56	Suspect has purchased a shed from the company over the phone using a stolen credit card.

FY 2023/24		NFIB1A	419 Advance Fee Fraud	M	49	F	60	IP has been urged to pay for a trip organised by the suspect via BACS rather than credit card. They believe this was done as the suspect knew that he was in financial trouble.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded		No DOB Recorded	Suspect purchased vehicle with multiple credit cards which have later been declined after vehicle has been picked up.
FY 2023/24		NFIB3G	Retail Fraud (not NFIB3A or NFIB5A)		No DOB Recorded		No DOB Recorded	STB caller has lost the business credit card while charging the work's vehicle. It appears to have then been used at McDonald's and a NISA Local store where £160 has been spent.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	54	IP has received a text message purporting to be from Royal Mail and the IP has provided her bank details - several transactions have then been made using the IP's credit card details.

FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)	F	54	F	51	**DOMESTIC** CALLER SISTER HAS TAKEN OUT A JD CREDIT ACCOUNT AND A CREDIT CARD, USING THE IP'S DETAILS AND ADDRESS.
FY 2023/24		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	73	Inft reporting being scammed out of £3000 over a car tax scam email then the credit card / bank claiming his account had been hacked taken teh £3000 out were actually scammers.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	75	Informant reporting that the female has stated that the police can call her ad she will confirm she's legit. Informant got upset on the telephone and then disclosed that he had given her £1,500 since March, and she has access to his credit cards and has made numerous transactions.
FY 2024/25	FRAUD		Non Counting Fraud Crime		No DOB Recorded	F	76	the IP saw an advert on Facebook offering old Argos stock. The IP paid using her credit card and then discovered it was fraudulent. The IP is at a loss of £38.62.

FY 2024/25	FRAUD		Non Counting Fraud Crime		No DOB Recorded	M	74	the IP has discovered a suspicious transaction on his credit card statement for £72.09. The IP did not make the purchase. The IP is at a loss of £72.09.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	68	IP HAS REPORTED THAT SOMEONE HAS TAKEN OUT CREDIT CARDS IN HER NAME.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	69	IPS TENNANTS HAVE USED HER DETAILS TO OBTAIN A CREDIT CARD
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)	M	13	F	37	IP reporting that her sons Xbox account, which is linked to her credit card has been used without authority to purchase goods in the Xbox store by a known male from her sons school.

FY 2024/25	FRAUD		Non Counting Fraud Crime		No DOB Recorded	F	71	the IP received a text relating to unusual activity in her credit card. The IP then received a call from suspects claiming to be the bank. The IP was advised to move her funds into another account for safety. The IP went on holiday and returned to find her account had not been returned to its original state. The IP is at a loss of £45,660.00.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)	F	37	F	31	DOMESTIC - REPORTS THAT SUSPECT HAS TAKEN OUT 3 CREDIT CARDS IN THE IP'S NAME AND HAS TAKEN MONEY FROM THE IP'S ISA ACCOUNT.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	65	UNKNOWN PERSON HAS TAKEN A CREDIT CARD IN THE IPS NAME
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	43	FRAUD/NFIB90: Other Fraud (Not covered elsewhere) IP REPORTING HIS ADDRESS IS BEING USED BY A PREVIOUS TENNANT FOR DELIVERY OF PARCELS AND CREDIT CARDS.
FY 2024/25		NFIB5B	Application Fraud (excluding Mortgages)		No DOB Recorded		59	Unknown suspect has attempted to use the IP's details to obtain a credit card.

FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	29	Known suspect has been taking out loans and credit cards in Ip's name
FY 2024/25	FRAUD		Non Counting Fraud Crime		No DOB Recorded	M	86	IP reporting that he noticed 2 fraudulent transactions on his account. IP later received a call from the suspect instructing him to post his debit and credit card.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	54	informant reports unknown person has taken out virgin credit card and john lewis account in her name to value of £1500 thinks it may be ex partner but has nothing to support this
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	59	IP reporting that someone has taken out several credit cards in his name. ...
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	57	unknown offenders have contacted the ip, stating that their credit card had been compromised, and that the ip had to transfer money using a certain pin code. £1500 has been taken from the ip account.

FY 2024/25		NFIB5B	Application Fraud (excluding Mortgages)		No DOB Recorded	F	64	Informant reporting someone has tried to open Internet banking, credit card and current accounts in informants name at Lloyds bank
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	M	33	The informant is stating that there is fraudulent activity on his credit card, for a transaction he hasn't made.
FY 2024/25		NFIB90	Other Fraud (Not covered elsewhere)		No DOB Recorded	F	39	IP REPORTING THAT AN UNKNOWN PERSON HAS TAKEN A CREDIT CARD OUT IN HER NAME AND MONEY IS BEING MOVED FROM HER ACCOUNT WITHOUT HER KNOWLEDGE

THIS INFORMATION HAS BEEN PROVIDED IN RESPONSE TO A REQUEST
UNDER THE FREEDOM OF INFORMATION ACT 2000, AND IS CORRECT AS AT 12/03/2026