HEDDLU GOGLEDD CYMRU
NORTH WALES POLICE

Response Date:07/08/2025

2025/690 - Economic abuse

In response to your recent request for information regarding;

Please provide the police force's current operational guidance or internal training materials on handling reports of economic abuse as defined in Section 1(3)(d) of the Domestic Abuse Act 2021.

The full definition is as follows;

Definition of “domestic abuse”
(1)This section defines “domestic abuse” for the purposes of this Act.

(2)Behaviour of a person (“A”) towards another person (“B”) is “domestic abuse” if—

(a)A and B are each aged 16 or over and are personally connected to each other, and

(b)the behaviour is abusive.

(3)Behaviour is “abusive” if it consists of any of the following—

(a)physical or sexual abuse;

(b)violent or threatening behaviour;

(c)controlling or coercive behaviour;

(d)economic abuse (see subsection (4));

(e)psychological, emotional or other abuse;

and it does not matter whether the behaviour consists of a single incident or a course of conduct.
(4)“Economic abuse” means any behaviour that has a substantial adverse effect on B's ability to—

(a)acquire, use or maintain money or other property, or

(b)obtain goods or services.

(5) For the purposes of this Act A's behaviour may be behaviour “towards” B despite the fact that it consists of conduct directed at another person (for example, B's child).

(6)References in this Act to being abusive towards another person are to be read in accordance with this section.

(7)For the meaning of “personally connected”, see section 2.

The Economic Crime Unit deal with fraud, financial investigations, Cybercrime and Digital Media investigations. They are not specifically responsible for managing the response to domestic violence cases in North Wales Police. However, some instances of fraud do occur within a domestic setting. Quite frequently these will involve power of attorney issues and the care of elderly relatives.
We have no specific training material that answers this query.
Please find attached some slides that deal with fraud most relevant to this question.

Additionally, Safelives/College of Policing training program DA Matters is delivered to all new NWP recruits and has been delivered to an advised critical mass of 75% of front line staff within North Wales Police. This was delivered in collaboration with Safelives, with the remaining 25% to be delivered by North Wales Police internally; which is ongoing.

DA Matters training focuses specifically on Controlling and Coercive Behaviour, which is where the offence of economic abuse predominantly lies.

This focuses on police identifying behaviours that lead to victims being unable to work and earn their own money (this can be through control and/or physical assaults with significant injuries, meaning the victim refuses to leave their address)
It also encompasses the withholding of money, maintaining control of bank accounts and giving victims ‘pocket’ money.

We do not have any specific training solely around economic abuse.

THIS INFORMATION HAS BEEN PROVIDED IN RESPONSE TO A REQUEST UNDER THE FREEDOM OF INFORMATION ACT 2000, AND IS CORRECT AS AT 04/08/2025

FRAUD ACT 2006

CRIME OF INTENT

THE DEFENDANT MUST BE SHOWN TO BE DISHONEST

THEIR INTENTION MUST BE TO CAUSE A GAIN OR TO CAUSE A LOSS TO ANOTHER

NO GAIN OR LOSS NEED BE MADE FOR THE OFFENCE TO BE COMMITTED

MAXIMUM SENTENCE = 10 YEARS **

FRAUD BY FALSE REPRESENTATION S2 FRAUD ACT

- The defendant:
- made a false representation
- dishonestly
- knowing that the representation was or might be untrue or misleading
- with intent to make a gain for himself or another, to cause loss to another or to expose another to risk of loss.
- The offence is entirely focused on the conduct of the defendant.

FRAUD BY ABUSE OF POSITION S4 FRAUD ACT 2006

- The defendant:

- occupies a position in which he was expected to safeguard, or not to act against, the financial interests of another person
- abused that position
- dishonestly
- intending by that abuse to make a gain/cause a loss
- The abuse may consist of an omission rather than an act.

FRAUD TRIAGE

- Review all incoming fraud and determine whether or not NWP investigate.
- Ensure the case is owned by the correct agency.
- Provide expert advice on ongoing fraud cases.
- UNLESS THERE ARE TIME CRITICAL ENQUIRIES DO NOT INVESTIGATE WITHOUT DIRECTION FROM THE FRAUD TEAM

Why is liaising with the fraud team important?

Fraud is a suspect focused crime.

Quite often the suspect does not reside within North Wales Police

It is the responsibility of the NFIB (Action Fraud) to determine which force is best placed to investigate the offence.

FINANCIAL ABUSE SAFEGUARDING OFFICERS

- Responsible for safeguarding fraud victims.

- 4 out of 10 victims are vulnerable.

- Supporting fraud disruption by preventing further loss.

- Sharing safeguarding best practise across the regional forces.

- Deal with the most vulnerable victims of fraud in line with OP SIGNATURE

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Gogledd Cymru diogelach

NORTH WALES POLICE
A safer North Wales

RISK ASSESSMENT MATRIX		
Have they been a previous victim of fraud?	NO (0) / Free text to include details	0
How often do they receive mail / telephone calls / personal visits?	OCCASIONALLY (1) /	1
How much money have they sent?	None (1) /	1
How often do they send money?	NEVER (0) /	0
When did the activity start?	UNDER 1 YEAR (1) /	1
How are they affected?	MODERATELY AFFECTED (3) /	3
Do they have any other support?	VICTIM IS ISOLATED (3) / No family local and all neighbours are also elderly.	3
Do they have health issues? Physical / mental health / visual / speech / hearing impairment / mobility / hoarding?	NO (0) /	0
Do they live alone?	YES (2) /	2
Are they recently widowed/separated?	NO (0) /	0
Do they have a contactable next of kin?	NO (2) / Free text to include details	2
Is the suspect a family member?	NO (0) / Free text to include details	0
Is there any evidence of other scams taking place?	YES (3) / Free text to include details	3
	RISK ASSESSMENT TOTAL:	16

STANDARD:- 0-14
MEDIUM:- 15-21
HIGH:- 22+
Click here for further guidance

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information required

OFFICER ACTIONS

- ICR to be completed in FULL (including full circs)
- Face to face visit and DAN form
- Security and safety advice to be provided (ask ECU if unsure)
- Consider CID16 where appropriate
- Record whether the victims bank is aware or if a refund has been given

SAFEGUARDING INFORMATION REQUIRED (for disruption / national safeguarding)

- **Phone numbers** (include time/date range)
- **Email** (include images/screenshot of URL and time/date range)
- **Webpages** (include images/screenshot of URL and time/date range)
- **Social media** (include images/screenshot of URL, profile page and time/date range)
- Detail **any other apps** (including remote access software)
- **Suspect bank account details** / other method of payment / crypto wallet address
- **Romance fraud** – questionnaire to be completed (include images of suspect)
- **Rogue traders / Courier fraud** – H2H / CCTV / paperwork left by the suspects / vehicle identification
- Any other verifiable suspect information