

# BEWARE OF TUITION FEE SCAMS



## WHAT IS HAPPENING?

Chinese students are being approached in person and via WeChat by individuals offering to pay their university tuition fees for them at a reduced rate if they use a 'thirdparty facilitator'.

Examples include students being 'befriended' in Chinatown (London) and referred to WeChat groups.



### WARNING

Never respond to these offers and always pay your tuition fees direct to the institution using their authorised payment method.

Your university place could be at risk if you fall prey to criminals.

## HOW?

Many students will have a large amount of cash (once in the UK) and have to find a way of paying it to the university. Some students have said they were "unsure how to pay", or "needed to pay quickly", or "couldn't deposit large cash values".

Students are often put under pressure by criminals to reach a quick agreement, for example being told that the 'exceptional' exchange rates on offer will expire shortly.

In fact, these individuals are taking money from the students and paying their fees using stolen bank card details.

So far, at least **£500,000** is thought to have been fraudulently paid, with an average payment of between £500 - £1,000.

## **HOW IS THE FRAUD CARRIED OUT?**

This scam is predominantly carried out online using large numbers of compromised cards.

In many cases students appear to be sharing their student ID, details of their date of birth – and even their student portal logins – to allow criminals to ‘pay’ on their behalf.

The payment values are either £4,000 for a Tier 4 visa, a tuition deposit and/or the full year’s fees (eg £20,000 +). However, there have been lower and higher individual transaction amounts.

## **HOW DOES IT WORK?**

Once the payments have been made (by the criminals), students are then being shown the ‘fake receipts’ and/or logging into their student portal where it appears that the payment has been made.

Students are then, we believe from examples given:

- paying the money via WeChat Pay
- paying cash to a contact person in China
- paying cash to contacts in the street

## **WHO IS AFFECTED?**

A survey of universities with targeted students suggests that a large number of Chinese students or their parents have been affected.

- Not all fraudulent payments have yet been identified or highlighted.
- We are aware of students where fraudulent payments were attempted but not successful.

# HOW TO PROTECT YOURSELF

There is evidence of similar scams being carried out in different parts of the world.

Students are advised to be wary of approaches made through the Chinese messaging service WeChat.

If an offer sounds too good to be true it normally is.

All fees should be paid directly by students to the university, rather than a 'third-party intermediary'.

Students should report any suspicious approaches to the university and always ask for their advice if you are unsure.



**TO STOP FRAUD™**

**Criminals are experts at impersonating people, organisations and the police.**

They spend hours researching you for their scams, hoping you'll let your guard down for just a moment.

**STOP**

**Taking a moment to stop and think before parting with your money could keep you safe.**

**CHALLENGE**

**Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.**

**PROTECT**

**Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.**