

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 'third-party facilitator'.

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





WHY?

Many students will have a large amount of cash (once in the UK) and are being told to find a way of paying it to the university. Some students that have been spoken to 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 fraudsters 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 compromised bank card details – this often means the student has to pay twice.

WARNING

NEVER RESPOND TO THESE OFFERS AND ALWAYS PAY YOUR TUITION FEES DIRECT TO THE INSTITUTION USING THEIR AUTHORISED PAYMENT METHOD.

YOUR PLACE COULD BE AT RISK IF YOU FALL PREY TO FRAUDSTERS.

£500,000

**SO FAR, AT LEAST
£500,000 IS THOUGHT
TO HAVE BEEN
FRAUDULENTLY PAID**





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 fraudsters to ‘pay on their behalf’.

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

Often warning signs are large numbers of IP addresses and card numbers which both change after one or two transaction attempts. Total transaction attempts are often 40+ or even 100+.

The cards being used by fraudsters are often from issuers who do not apply 3D Secure, which means the transactions go through more easily.





HOW DOES IT WORK?

Once the payments have been made (by the fraudsters), students are then being shown the “receipts” and/or logging into their student portal as “evidence” the payment has been made.

Students are then, we believe from examples given:

- a) paying the money via WeChat Pay
- b) paying cash to a contact person in China
- c) paying cash to contacts in the street (e.g. in London)





WHO IS AFFECTED?

A survey of universities with targeted students suggests that at least 150 Chinese students or their parents have been affected.

However, WPM Education, which carried out the survey, believes the total number of students could be substantially higher because:

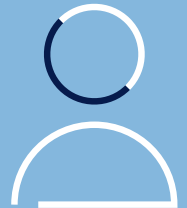
- not all institutions which have seen fraud have yet responded to the survey
- not all fraudulent payments have yet been identified or highlighted via chargebacks
- we are aware of students where fraudulent payments were attempted but not successful

To date, WPM Education says at least 700 successful fraudulent payments have been made.

This averages 5-6 successful payments per student taken in by the scam.

**WITH AN AVERAGE
PAYMENT OF
BETWEEN £500 -
£1,000, THIS EQUATES
TO ROUGHLY**

**£7,000
PER STUDENT**





HOW TO PROTECT YOURSELF

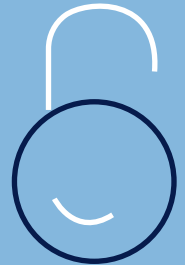
There is evidence of similar scams being carried out in different parts of the world previously.

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 – too good to be true.

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

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.