

'I felt stupid and embarrassed': victim of 'Hi Mum' fraud on WhatsApp lost £1,600

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Meta has been urged to crack down on the WhatsApp “Hi Mum” scam as figures show UK consumers have lost almost £500,000 to the impersonation fraud so far this year. The scam involves a con artist posing as a friend or relative of the victim. They get in touch on WhatsApp or another messaging platform and gain the target’s trust before asking for money. UK Finance, the industry group that represents the banking sector, said Meta, which owns WhatsApp as well as Facebook and Instagram, could do more to tackle the problem. The industry group said the tech firm, which has made its founder, Mark Zuckerberg, a \$90bn (£70bn) fortune, should work with mobile phone networks “to understand the customer numbers being targeted and issue direct warnings to customers about this type of fraud in their apps”. The latest statistics from the National Fraud Intelligence Bureau and Action Fraud showed there were 414 reports of this scam in the first five months of 2023, costing victims £467,208. According to the data, victims have lost £1.7m since the beginning of 2022. TSB data shows scam activity on Meta platforms led to 86% of impersonation fraud cases reported to the bank in 2022 – with WhatsApp accounting for two-thirds of those incidents. Cases originating through WhatsApp were up 300% compared with the previous year. UK Finance said the scam would often begin via text message before scammers ask to switch to WhatsApp, an encrypted platform. Some banks, including HSBC and Halifax, warn consumers about the WhatsApp impersonation scam when they log into their online banking apps. One victim told the Guardian: “Last December, I got a message from my daughter, who lives in London. She told me she’d lost her phone and was using a different phone.” Her daughter, 26, is self-employed, and it was not unusual for her to ask to borrow money. The scammers posing as her daughter asked the victim to pay a £1,600 invoice, which needed to be done by the end of the day. “Because it was work-related, and she has a reputation to forge, I paid a third party,” she said. “I tried to call on the ‘new number’, but it wasn’t answered, and then I was messaged to say that we would talk later. “I thought she was probably stressed, or in a busy place, or travelling about London. After I’d paid, I suddenly had a feeling of dread. I rang my daughter on her ‘old’ actual number, and she told me that it wasn’t her asking for money.” The victim, who was unable to get a refund from her bank, added: “Obviously I felt stupid and embarrassed. It made me feel like a stupid, vulnerable old woman. “The bank asked me if I had any mental health problems or if I was vulnerable. I didn’t feel vulnerable. But obviously I was, because it happened, I allowed it to, and it knocked my confidence a fair bit.” Valerie, 73, also fell victim to the scam about five weeks ago, handing over £2,000 to fraudsters pretending to be her son, who owns a small business and had borrowed money in the past. She said: “I was totally taken in by the ‘Hi Mum’ WhatsApp message doing the rounds, partly because I am ill and very tired a lot of the time, and partly because I am in the habit of transferring money for one of my adult sons, who appeared to be asking for my help, which he then refunds me.” Valerie

said she felt humiliated by the scam: "I will likely never get over the feeling of humiliation and embarrassment at being so easily conned when I thought I was too clever to be conned in this way." Valerie, who has long Covid, said Nationwide refunded the £2,000 and had treated her "very fairly" but WhatsApp did not acknowledge her fraud report. "I never had any feedback from them and suspect that reporting the scammer to them achieves very little, but I could be wrong," she said. It is possible to report a contact within the WhatsApp app: doing so automatically sends their last five messages to the company's fraud team, as well as information "including the user ID, times and type of message, for example, text, image or video". However, WhatsApp makes no specific promise to act on information received, beyond saying "we may ban accounts if we believe the account activity is in violation of our terms of service". Meta also recommends blocking the contact, and the help section of the WhatsApp website includes information on how users can protect themselves from scams. However, it does not provide that information within the app or accept any liability for scams. A Meta spokesperson said: "This is an industry-wide issue and scammers are using increasingly sophisticated methods to defraud people in a range of ways. "We don't want anyone to fall victim to these criminals, which is why our platforms have systems to block scams. People can also report this content in a few simple clicks and we work with the police to support their investigations."