

# Card fraud proves a cure for writer's block

All columnists fear writer's block. Shaw once said that meeting deadlines was like standing under the sails of a windmill. One knocked you to the ground and when you stood up another came wheeling towards you.

I am fortunate to have 40 years experience in chronicling the weekly happenings in boroughs like Richmond upon Thames, Hounslow, Kingston and Wandsworth – and as an experienced hack, find that a current issue will spark memories of times past and how readers and authority figures then reacted. Plenty to write about.

This week, in the depths of the silly season, I had a sudden panic about what cautionary tale I could offer or what subject would be most appropriate when many of our readers are sunbathing in Tuscan or Ibiza. Then real life intervened.

The adventure was a result of my lifelong passion for the theatre, for I had arranged a trip to the West End for the revival of *Boys*

with a close friend, Sue Meadows, a former dancer herself and now a voice coach with RADA and a lifelong Twickenham resident.

We decided to buy our tickets from the half price booth in Leicester Square. Fearing that the booth might take only cash, I stuck my card into the Nat West ATM machine opposite as I had many times in the past. I was taken aback when the screen remained resolutely static with its Nat West Logo and invitation to use the facilities refusing to budge.

I pressed various buttons including cancel but the image on the screen remained unchanged. There were two other ATMs alongside and a young man queuing yelled that it was out of order and cash was being retained.

He suggested I should try inserting a second cash card if I had one which had released the original when he tried it.

I had no other cash card. I banged away furiously at the key in a futile fashion and

tried keying in my number – at the suggestion of the helpful young man – to see if that would release the captive plastic. Nothing! No one was looking over my shoulder or was within five yards. Nothing stirred. The screen didn't respond at all.

I shrugged and moved off, not too worried as I presumed that if the card had been retained it could come to no harm and neither could my bank balance.

Sue wondered if there was some scam but I could not see how there could be.

We continued our theatre outing and returned to Richmond on a high. I dropped her off in Strawberry Hill and went home to my bed.

I found it hard to sleep and suddenly thought I ought to check my bank account on the internet. To my horror I found that between 5pm and 6pm there had been a total of five withdrawals – three from Leicester Square and two from the South Bank – to a total of £1,000.

I spent the next hour on the phone to Lost and Stolen Department, Card Protection Office and back to lost cards. I wanted to know how someone could draw out £1,000 when my credit limit was £300. Of answer was there none.

I was instructed to call at my local branch in Richmond the next morning, which I did, only to be told after a 15 minute wait I must first go to the police station and report a fraud.

A charming young officer was friendly and very helpful, but it took nearly an hour to key in the basic details of the fraud and then to fill in a crime report sheet. A policeman's lot is indeed not a happy one and I could not help feeling that his time could have been more usefully employed in keeping the streets safe.

I am told it may take up to six weeks to get the crime sorted and the mosey restored to my account. I am still fighting with the bank over the increased withdrawal limit

who admit it was raised to £1,000 without my sanction.

When I first was issued with a debit card many my years ago I was told the maximum that I could take out in one day was £300 – and indeed who would need more if they were honest? I certainly never have.

So dear readers, a morality tale indeed. Check your credit limit. And if your card gets gobbled up by a hole in the wall you need to report it immediately – always, supposing you have a mobile phone and the number to call. It will be listed on mine in future.

I have to say though, the trauma did not detract from my enjoyment of *Evita*. Thirty years on it remains melodious, intelligent and exciting. The sharp lyrics by Tim Rice who lives in Barnes could alone have justified his knighthood.

On reflection, two numbers seem particularly apt – And the money keeps rolling out and 'Beware the Big City'.