

## HOUSE OF COMMONS PUBLIC BILL COMMITTEE

### CRIME AND POLICING BILL

#### **Memorandum from the City of London Corporation**

Submitted by the Office of the City Remembrancer

#### **Introduction**

1. The City of London Police (CoLP) are the National Police Chiefs' Council Lead for Economic Crime and Cyber Crime, and the National Lead Force for Fraud. City of London Police operates Action Fraud and the National Fraud Intelligence Bureau, funded by the Home Office, which is the national reporting and recording centre for fraud and cyber-crime. It also provides training and continuous professional development for the police and private sector workforce through its Economic Crime Academy.
2. Along with the Crown Prosecution Service, the National Crime Agency, Financial Conduct Authority, HM Revenue and Customs and Serious Fraud Office, the City of London Police is part of the National Economic Crime Centre which leads the cross-system law enforcement response to fraud.
3. The City of London Police and the City of London Corporation, through its Police Authority Board (PAB), provide a bridge for law enforcement into financial institutions and, importantly, the financial technology (fintech) sector. With the support of the PAB and stakeholder groups such as UK Finance, the City Police has consistently shown how it can harness and work with the private sector in the pursuit of the perpetrators of fraud and its prevention. This includes working through the Insurance Fraud Enforcement Department (IFED)<sup>1</sup> and the Dedicated Card and Payment Crime Unit (DCPCU)<sup>2</sup>.
4. The City London Police is committed to putting victims at the heart of all the City of London Police does, evidenced in its consistently high positive outcome rates and bolstered by a comprehensive Victims Strategy. Through that strategy, the Police Authority plays an important role in promoting victims' interests in the Corporation's wider work and with City businesses and employers, improving protections for our 8,600 residents and 678,000 daily workers.
5. The National Business Crime Centre (NBCC) was launched in October 2017 with a £1m, 3-year Home Office Transformation Grant. Using the enablers of partnership, intelligence and prevention the NBCC works to prevent and combat business crime by working closely with the National Police Chiefs'

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<sup>1</sup> The Insurance Fraud Enforcement Department (IFED) was set up in 2012. It is a bespoke unit within the City of London Police dedicated to combatting insurance fraud. IFED is funded by the insurance industry via the Association of British Insurers (ABI) and has a national remit, investigating insurance fraud throughout England and Wales.

<sup>2</sup> The Dedicated Card and Payment Crime Unit (DCPCU), established in 2002, is a unique proactive police unit, with a national remit, formed as a partnership between UK Finance, the City of London Police and the Metropolitan Police together with the Home Office. It works to investigate, target and, where appropriate, arrest and seek successful prosecution of offenders responsible for fraud affecting the payments, banking and finance industry.

Council (NPCC), law enforcement agencies, the Home Office, businesses, and other stakeholders. The NBCC does this by raising awareness of threats and abuse against employees; highlighting the risks of business crime; promoting good governance; providing training and support to help businesses and organisations identify and report crime and intelligence; and, designing effective pursue strategies targeting organised crime and prolific offenders. Originally hosted by the Metropolitan Police Service (MPS), ownership moved across to CoLP in 2019.

### **Retail Crime (Clauses 14-15)**

6. The City of London Corporation welcomes the new measure to protect retail workers, through the Assault of a Retail Worker, and Assault of a Retail Worker: duty to make criminal behaviour orders. There are approximately 23,000 people in the retail sector within the City of London, according to 2024 ONS Annual Population Survey. The sector is vital for those who live and work in the City.
7. The City of London Police work hard to ensure the Square Mile is a safe and welcoming place for everyone, which is crucial to a vibrant, thriving and prosperous environment that works for residents, visitors, business and leisure.
8. Shop theft across the UK is a pervasive issue with significant economic and social implications. It is the most common type of retail crime, and its frequency has been rising in recent years. This surge is driven by a combination of factors, including economic challenges, social inequalities, and the relative ease of committing the crime with minimal immediate consequences.
9. In their 2025 Crime Survey, the British Retail Consortium (BRC) estimated that there were 20.4 million incidents of customer theft in the UK, up from 16.7 million the previous year. Losses from customer theft reached £2 billion, up from £1.8 billion the year before<sup>3</sup>.
10. Shop theft is committed by a wide range of individuals, from opportunistic thieves to organised crime groups (OCGs). While some incidents involve individuals stealing out of necessity or desperation, there is a growing trend of professional thieves who target high-value items for resale. OCGs, in particular, are known to orchestrate large-scale thefts, often targeting multiple stores across different regions in a coordinated manner.
11. Theft makes up more than half of the crime in the City of London. Most thefts are linked to our high daily footfall and night-time economy, though increased phone and shop thefts also reflect national trends.
12. City of London Police focusses on hotspot policing and coordination with other agencies to address both daytime and night-time retail crimes. The force has already been at the forefront of securing Criminal Behaviour Orders, meaning prosecuted shoplifters are banned from entering the City.
13. City of London Police will take an increasingly preventative approach to tackling theft and continue to respond to it effectively. To achieve this

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<sup>3</sup> Crime survey report [https://brc.org.uk/media/hmkpy3n/crime-survey\\_2025\\_final.pdf](https://brc.org.uk/media/hmkpy3n/crime-survey_2025_final.pdf)

objective, the 2025-2028 City of London Policing plan outlines that the City of London Police will:

- enhance its provision of crime prevention advice by working with partners – including the Safer City Partnership, retailers, licensed premises and our residential and worker communities – to improve its effectiveness and impact
- reduce theft from shops by deepening our work with local businesses (including licenced premises and gyms), Business Improvement Districts and the National Business Crime Centre to apply partnership problem-solving approaches
- increase the use of data-led tasking and technology to forecast, disrupt and prevent theft by identifying theft hotspots and tasking proactive crime teams using CCTV and new geospatial tracking technology

14. The City of London Police work closely with others and take a proactive approach, which helps them achieve strong results in tackling retail crime—performing above the national average.

15. The City of London Police's (CoLP) attendance policy is to attend all shopliftings where a suspect has been detained or a worker has been threatened or had violence used on them. CoLP's response times to shoplifting incidents are based on the threat, harm and risk assessment:

- Immediate Response: within 15 minutes where the immediate presence of a police officer will have a significant impact on the outcome of an incident
- Significant Response: within 1 hour for incidents with a degree of importance or urgency associated with the initial police action, but an emergency response is not required.

16. They provide a high level of service when responding to theft, attending every incident reported through the control room. On average, they arrive at urgent incidents within 6 minutes, with 97% reached within the 15-minute target. For other serious cases, they respond in an average of 19 minutes, meeting the 60-minute target 99% of the time. All shoplifting crimes are allocated to the Volume Crime Unit for investigation. The investigative response is supported by the investment made into CCTV across the Square Mile which support the identification of offenders.

### **Theft and fraud (clauses 78 to 85 and clause 92)**

17. The City of London Police Authority Board welcomes new measures to combat cyber-enabled fraud. Fraud represents approximately 40% of all domestic crime. From the emotionally-manipulative 'hey mum' messages sent, to romance scams that dupe people, fraud devastates victims and threatens our economic security.

18. When including cybercrime, that number jumps to half of all crimes. According to Statistics from UK Finance, in the first half of 2024 just over £570 million was stolen in payment fraud<sup>4</sup>.
19. The City Police also leads the National Economic Crime Victim Care Unit – supporting vulnerable people who have fallen victim to fraud, with the aim being to make them feel safer and reduce the possibility of them becoming a repeat victim.
20. The City of London Corporation Police Authority Board welcomes the new measures to combat the use of SIM farms. The City Police have undertaken several operations where SIM farms have been used to conduct scams. In Q4 of 2024, the Dedicated Card and Payment Crime Unit (DCPCU) saw 3 men sentenced to a combined 6 years 9 months for using a SIM farm to defraud victims of over £223k.

**1 May 2025**

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<sup>4</sup> UK Finance, Half Year Fraud Report October 2024: <https://www.ukfinance.org.uk/system/files/2024-10/Half%20Year%20Fraud%20Report%202024.pdf>