



BANK OF ENGLAND



What do I do if I get a counterfeit banknote?

All staff should know what to do if they suspect a banknote is counterfeit. The following guidelines are industry best practice.

1. If the note is discovered at point of sale

Explain to the customer

- It is your company policy to check banknotes and
- You believe it is a counterfeit note (it can be helpful to explain why).

If you feel safe doing so, keep the note and ask for another form of payment

- You should hold on to the note to prevent it going back into circulation.
- **If circumstances are not suspicious:** provide the customer with a receipt; explain to the customer that the note will be sent to the Bank of England for analysis; if analysis proves the note to be genuine the customer will be reimbursed.
- **If circumstances are suspicious** – i.e. you suspect that the customer was knowingly trying to pass a counterfeit banknote: additionally, call the police and hand the note to them. If you have any useful information e.g. CCTV, save that to support potential police investigation.
- Remember banknotes that are to be given to the police should be bagged and handled by as few people as possible, as they could provide a source of forensic evidence.
- Depending on your company policy you can send the banknote to the Bank of England via your bank or directly to us using the Bank of England's [counterfeit reporting form](#).

Never put yourself at risk. If you feel at risk:

- Refuse the note but don't attempt to keep it
- Ask for another form of payment instead
- Report the incident internally as per your company's policy

2. If the note is discovered in the cash office / once the customer has left

- **If circumstances are not suspicious:** or if there is no evidence linking it to a specific customer (e.g. CCTV or storecard details) again, follow your company policy and either take it to your bank or send it directly to the Bank of England using the [counterfeit reporting form](#).
- **If there are a large number of notes, or evidence as to who may have passed the notes,** please contact the police for advice. If the police ask for the counterfeits, they should be bagged and handled by as few people as possible, as they could provide a source of forensic evidence. If the notes are not requested by the Police, again follow your company policy and either take it to your bank or send it directly the Bank of England using the [counterfeit reporting form](#).

The police and banks send counterfeit banknotes to the Bank of England for analysis. The Bank will issue you with a receipt for any counterfeit banknotes you send us, and you will be reimbursed for any that turn out to be genuine.

For more information, you can contact the Bank of England on +44 (0)20 3461 4878.