

**Banking and insurance fraud, and obtaining credit through fraud**  
**Maximum penalty: Fraud (prosecuted under the Fraud Act 2006), 10 years custody**  
**For all other offences, 7 years custody**

Nature of offence	Amount obtained or intended to be obtained				
	£500,000 or more	£100,000 or more and less than £500,000	£20,000 or more and less than £100,000	£5,000 or more and less than £20,000	Less than £5,000
	Starting point based on: £750,000*	Starting point based on: £300,000*	Starting point based on: £60,000*	Starting point based on: £12,500*	Starting point based on: £2,500*
Fraudulent from the outset, professionally planned <b>and either</b> fraud carried out over a significant period of time <b>or</b> multiple frauds	Starting point: 5 years custody Range: 4-7 years custody	Starting point: 4 years custody Range: 3-5 years custody	Starting point: 2 years custody Range: 18 months-3 years custody		
Fraudulent from the outset <b>and either</b> fraud carried out over a significant period of time <b>or</b> multiple frauds	Starting point: 4 years custody Range: 3-7 years custody	Starting point: 3 years custody Range: 2-4 years custody	Starting point: 15 months custody Range: 18 weeks-30 months custody	Starting point: 12 weeks custody Range: Community order (HIGH)-12 months custody	Starting point: Community order (HIGH) Range: Community order (LOW)-6 weeks custody
Not fraudulent from the outset <b>and either</b> fraud carried out over a significant period of time <b>or</b> multiple frauds	Starting point: 3 years custody Range: 2-6 years custody	Starting point: 2 years custody Range: 12 months-3 years custody	Starting point: 36 weeks custody Range: 12 weeks-18 months custody	Starting point: 6 weeks custody Range: Community order (MEDIUM)-26 weeks custody	Starting point: Community order (MEDIUM) Range: Fine-Community order (HIGH)
Single fraudulent transaction, fraudulent from the outset			Starting point: 26 weeks custody Range: 6 weeks-12 months custody	Starting point: Community order (HIGH) Range: Fine-18 weeks custody	Starting point: Community order (LOW) Range: Fine-Community order (MEDIUM)
Single fraudulent transaction, not fraudulent from the outset			Starting point: 12 weeks custody Range: Community order (MEDIUM)-36 weeks custody	Starting point: Community order (MEDIUM) Range: Fine-6 weeks custody	Starting point: Fine Range: Fine-Community order (LOW)

\* Where the actual amount is greater or smaller than the figure on which the starting point is based, that is likely to be one of the factors that will move the sentence within the range (see paragraph 5 on page 23).

Additional aggravating factors	Additional mitigating factors
1. Number involved in the offence and role of the offender 2. Use of another person's identity	1. Peripheral involvement 2. Misleading or incomplete advice

The presence of one or more aggravating factors may indicate a more severe sentence within the suggested range while the presence of one or more mitigating factors may indicate a less severe sentence within the suggested range.

The presence of aggravating or mitigating factors of exceptional significance may indicate that the case should move to a higher or lower level of seriousness.