

They're just
out to get your
money.

**Don't fall
for it!**

get

**SCAM
WISE**

**Advice from Trading
Standards about how to
avoid being ripped off at
home by Rogue Traders**

**SCAM
WISE**
Southwest

**A campaign by Trading Standards in South
West England to help stop people being
conned by rogue traders.**



Rogue traders and scams hit the headlines almost every day with British consumers estimated to lose around £3.5 billion every year – the equivalent of £70 for every adult.

What are rogue traders?

**...say
“no” to
doorstep
traders!**

These people do not necessarily look like the rogues portrayed in television programmes. They are traders who call uninvited to your home to sell goods or services, but they have no regard for the law. They generally target more vulnerable people.

A scam is a term used to describe a wide range of illegal selling activities designed to mislead from fake prize draws to fraud. These activities all have one thing in common, they are designed to cheat someone out of their money or obtain their personal details for illegal purposes.

Don't be misled by the sales tactics!

They may say that the offer is only available for a limited time and there are only a few items left at that price.

They may trick you into agreeing with them, which makes it difficult to say 'no' if they ask you to sign a contract.

If you have information that such sales people are in your area we would like to know.

Get as much information as you can and contact either Citizens Advice or the police who will pass the information on. If you can give descriptions, telephone numbers, vehicle details, any papers you've been handed and information about who they claim to work for, this will help.

This booklet provides information on how to recognise a scam and rogue trader and how to protect yourself. There are also details of organisations you may find helpful.

Phone Citizens Advice for help and advice on 03454 04 05 06

Doorstep selling is a preferred approach for many rogue traders. Rogue traders target their victims and provide poor quality, unfinished and often unnecessary work. It is also often linked with distraction burglary - where the resident is drawn out of the house, for example to look at their roofing, and while they are occupied another person enters the home and steals valuables.

Some residents, particularly the most vulnerable, are fearful of being cold called. They often feel put on the spot and pressurised into making purchase decisions. On some occasions they have signed up for services simply to get rid of the cold caller.

We want to give you the knowledge, support and confidence to deal with uninvited traders or cold callers.

Examples of approaches used by rogue traders:

Driveways and paving

Someone knocks on your door claiming to be working in the area and offering to re-pave or tarmac your driveway. They can be persuasive, show examples of work they claim they have done before and offer a really good price. The work is often poor and the price often rises during the job. Their behaviour can change from polite and charming to aggressive when you question the quality of work or prices. Some residents have refused the work or asked for time to consider, the work is started anyway, leaving an unusable driveway and no choice but to allow the work to continue. This behaviour is now illegal.

Garden maintenance

Rogue traders will look out for unkempt gardens which could indicate the resident is elderly or vulnerable. They will offer to do work for a low cash price but often demand more when the work is complete. This behaviour is now illegal.



...about doorstep sales

Trading Standards advise you to ask friends or relatives to recommend reputable local traders.

You can also use an approved trader scheme, such as Buy With Confidence*, to find a reputable trader in your area.

You can also call relevant trade associations to ask for members in your area.

*www.buywithconfidence.gov.uk

We advise you do not deal with uninvited doorstep traders

Here are some simple steps you can follow to help avoid rogue traders:

Get several written quotes from trustworthy or recommended firms. Then decide who is right for you.

The quotation must, by law, include the name and geographic address of the trader so that you can get in touch if things go wrong.

Home or roofing repairs and maintenance

The cold caller claims to be driving by and noticed a slipped tile or broken guttering. They will offer a low price for the work, usually in cash, but then often demand more later. They blame increases on VAT or unforeseen problems with the work. Often the work does not need doing and they will claim the work needs to be done now in case it gets worse or could cause an accident, when this is not the case.

Antiques and jewellery

Someone calls at your door offering to buy antiques or jewellery. In these cases we strongly advise you not to allow them to enter your home. If you do want to sell your possessions use an established antiques dealer and get more than one quotation.

Disability equipment and aids

The caller may try to convince you that you need certain equipment. They may say the price is a special deal “for that day only!”. Get specialist advice if you think you need any disability aids or equipment. Contact your local social services or occupational therapist who will be able to advise you. They can also let you know if there are alternatives to buying the aid yourself.

Legal, pension and financial services

Some doorstep sellers offer legal services such as writing wills, funeral plans or help with personal injuries claims. Also be cautious regarding pension advice, particularly where it is offered unsolicited. These services can be very expensive and the legal agreements are often very complicated. Get independent expert legal advice if you are thinking of signing up to any such services.

Always check with the Financial Conduct Authority for their list of qualified independent financial advisors at www.fca.org.uk/register

Misleading charity collections

You receive a flyer asking you to donate clothes to help people in the third world. This turns out not to have been sent by a charity at all but by a private company. Before you donate to a cause that you have not heard of, check that they are actually a registered charity. Alternatively give to your local charity shop. The Charity Commission keeps a list of all registered charities, which can be found at <http://apps.charitycommission.gov.uk/showcharity/registerofcharities/registerhomepage.aspx>

“We’re collecting clothes for people in..”

No cold calling zones

No cold calling zones are in several local authorities run to help residents say ‘no’ to cold callers in areas that have experienced doorstep crime. The zones are in designated areas, identified by clear signs on the road, where residents have jointly agreed they do not want uninvited traders knocking at their door. Those interested in setting up a zone or something similar should contact their local authority or local police service.

Your right to cancel contracts made at home

If you agree to buy goods or services when at home, at someone else’s home, at work or whilst out and about, and the price is £42 or more, you may have rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

Your rights under this legislation include:

- The trader must give you information about your right to cancel, if applicable, preferably in writing and which should include a cancellation form that you can use if you wish.
- If the trader fails to give you this information they may have committed a criminal offence so please – **call the Citizens Advice helpline on 03454 04 05 06.**

Check any claims they make (member of trade association, insurance cover etc) and read the small print.

Don’t pay before the work starts. Discuss staged payments and don’t pay until you are satisfied each stage has been completed to a satisfactory standard.

Don't pay in full until the work is completed and you are fully satisfied.

If you need extra work done get details and the price added to the written quote first.

Ask to pay by cheque or credit card. If the price is over £100, credit cards offer extra protection.

- You have the right to cancel. The cancellation period is now **14 days**. However, there are different rules for purchasing goods and services. Citizens Advice provides guidance on their website: www.citizensadvice.org.uk
- The cancellation comes into effect on the day you send the letter – **not** the day it is received – **so keep a copy and get proof of postage.**
- **This must be done in writing.** If you then cancel, you may have to pay for some or all of what's been provided. In some cases you may lose your right to cancel altogether.
- If you make a credit or hire agreement at home, you still have a cooling off period but the rules are different. Your right to cancel must be set out in your agreement.

Your other consumer rights

- Goods must be of satisfactory quality and as described.
- Services must be carried out with reasonable skill and care and within a reasonable time.
- If not agreed in advance, charges must be reasonable.

Remember – it is your home and you have the right to refuse to deal with doorstep traders. If you feel threatened or intimidated close the door and call the police.

“We Just need a few details”

Phone Citizens Advice for help and advice on 03454 04 05 06

Unwanted sales calls and companies claiming to be checking your personal information are one of the most complained about scams in the South West. You may have received an unexpected telephone call trying to sell you goods or services you don't need or asking for personal details.

Some telephone scams you may recognise include:

- The caller states there is a problem with your computer or laptop, they are calling from a well known computer company and can fix the problem over the phone. Sometimes they will encourage you to buy software security packages – do not be fooled. Always go to a reputable retailer for security advice and software.
- You are told you are entitled to a PPI payment or compensation for pension miss-selling. To claim this you just have to make an upfront payment and they will handle your claim.
- You are called about payments you are entitled to and to get them you must pay in UKASH vouchers or similar. Once cashed these vouchers cannot be traced.
- The caller claims to be from your bank or building society and asks you to confirm your account and/or personal details.
- You are informed you could reduce your council tax bill by appealing and the caller insists on making an appointment at your home to discuss what you can do.
- The caller claims to be from an alarm company and says that they are working with the police in high crime areas offering 'free' alarms if you pay an installation fee.

Telephone Share Sales

You are telephoned by a company that is very persistent in wanting you to purchase shares which they assure you will be an amazing investment. This scam is known as “the boiler room” and involves using high pressure sales tactics to persuade you to part with large amounts of money for shares of little or no value. The companies in question are based in another country. The company often disappears overnight and you won't see your money or shares again.



...about telephone scams

Avoid scam calls

Don't call premium rate numbers to claim a prize.

Don't give any personal details.

Say “**no thank you**” and hang up.

Trading Standards suggest that if you do wish to purchase shares you do it via a reputable broker who does not contact you through an unsolicited telephone call.

Silent Calls

You may receive this type of call from time to time. Most silent calls are generated by automated dialling systems and are used by call centres for telemarketing market research, debt collection and other purposes.

Ofcom is the regulator for UK telecommunications. It is able to take action in the case of a network or service being misused and causing unnecessary annoyance, inconvenience or anxiety to another person.

Ofcom has set out a number of rules for organisations using automated calling systems, including the need to carry a recorded information message which identifies the source of the call and Calling Line Identification which allows people to dial 1471 and access the telephone number of the caller. By calling **020 7981 3040** you should be able to remove your number from the automated system.

If you continue to receive silent or abandoned calls and your network or service provider is unable to assist, you can contact Ofcom's Contact Centre to register a complaint on **020 7981 3040** or go to **www.ofcom.org.uk**

“Tell us
your bank
details.”

Our advice

Say 'no thank you' and hang up if you are:

- Not expecting the call.
- Asked to make any payment over the phone including by card or vouchers such as UKASH.
- Asked for personal details such as your date of birth or bank account number.

Be on your guard

- Be suspicious if anyone calls claiming to be from a well-known company or bank.
- Telephone numbers are not always what they seem; area codes do not always show the true location of the call.
- Remember telephone numbers starting with 09 are charged at premium rate.

- Be aware that just because you have hung up, they may not have hung up at their end. If they do give you a number, try to ring back from a different phone or preferably don't call back.
- You can buy call blocking devices from reputable dealers. Avoid buying a blocking device via an unsolicited call.

If you receive any calls like this just say “no thank you” and hang up the phone.

General sales and marketing calls

You can reduce the amount of unwanted phone calls by registering with the telephone preference service (TPS). You can do this by ringing them on **0845 0700707** or by using their website registration form found at **www.tpsonline.org.uk/tps**

By registering with the TPS it becomes a legal requirement that companies do not make unsolicited sales and marketing telephone calls to your number.

The service becomes active after 28 days. Any company which does not comply with the requirements should be reported to the Information Commissioners office on **01625 545741**. **You can also register your mobile telephone with TPS.**

Other call blocking systems are available one of which is trueCall. This system allows calls through from identified friends and family members. It doesn't require the user to remember to press any buttons, change their phone or change their behaviour in any way. It has a special mode to protect those with dementia so that only trusted callers can get through - all other callers are given the phone number of a carer, relative, neighbour or warden.

Details can be found at: **www.truecall.co.uk**

All of us have received junk mail through our letterboxes at some time. If you have an email account you may have also received 'spam' emails – non-requested emails sent out in bulk from an unknown sender. Most of us find it a nuisance, but from time to time more sinister scam mail can arrive - here are some examples:

“Send £100 to
release your
big money
prize”

Prize draws

You receive a letter stating you have won or are guaranteed a prize. You are asked to send a small fee or make an expensive phone call to claim the prize. The letter often uses deceptive wording to imply, without ever specifically stating, that you have won the prize. None of these letters ever pay out any cash prizes. If you do send money, your name may be sold on to other fraudsters and you will find yourself bombarded with letters of a similar nature. These are invariably sent from outside the UK, and are very difficult to stop.

Lottery wins

The letter will state you have won millions on a foreign lottery and ask you for payment. This may be an admin fee, or tax to release your winnings. If you respond you may well be targeted repeatedly. The prize does not exist and you will not receive the winnings if you send cash.

Psychics and clairvoyants

These may appear to be addressed to you directly but they often send them to many people. The letter will usually say something good or bad is about to happen to you and they can give you advice at a price. They may suggest you purchase regular readings or lucky charms. You are also likely to be asked to keep these letters a secret.

Miracle Cures

You receive unsolicited mail, e-mails or website pop-ups claiming to be able to cure an incurable disease or ailment. Scams regarding slimming pills and miracle face creams also use these methods. Always consult a health care professional before parting with any money for treatments.

Phone Citizens Advice for help and advice on 03454 04 05 06

Foreign money laundering

These are sent from abroad asking you for help to move money out of the country. The amount of money is usually extraordinarily large and they will claim it can't be moved because of problems such as a military coup or a change of government.



Investment schemes

Also known as commodities fraud, investment scams involve fraudsters cold calling potential victims offering them the 'opportunity' to invest in unusual products such as plots of land (land banking), diamonds and other rare elements, wine or carbon credits. The customer is given misleading information about saleability and future value of these products which are then offered to them at greatly inflated prices. By the time suspicions are roused, the trading company has disappeared and, with it, the victims' hard-earned savings.

If it sounds too good to be true it probably is!

Put all junk mail in the recycle bin.

If you are thinking of making an investment, we would encourage you to seek independent financial advice from a company who is registered with the Financial Conduct Authority. More information such as checking the firm's registration number can be obtained from them on telephone number **0800 111 6768** or via their website on: **consumer.queries@fca.org.uk**. **Always remember that when an offer seems too good to be true, then it generally is!**

Chain letters

You receive a letter at your home address telling you of a miraculous way to earn vast sums of money. Usually your instructions are to send a relatively small amount of money to a particular name and address and then to send copies of the letter you received to names and addresses you are asked to gather from the phone book. Chain letters like these have been around in this country for years without any real evidence of anyone making huge profits. These letters are usually very difficult to trace back to an original sender because they pass through dozens of hands.

Our advice

Look out for:

PO Box or business suite number addresses, as these are a good indication the letter originates from overseas.

Spelling mistakes such as 'check' rather than 'cheque' or other simple errors which could indicate it has been done in a country where English is not the first language.

Someone with your surname has died abroad leaving a large estate

You receive an unsolicited e-mail from abroad. This claims that someone with the same surname as you has died and that as they have no other living relatives you are entitled to their large estate simply because you have the same surname. If you do get in touch to try and claim this money you will be strung along for cash and bank account details in much the same way as if you had responded to a foreign money laundering scam.

Undelivered packages

You are left a note in the post stating that a courier has failed to deliver a package from overseas or containing perishable goods. You read the small print and find that you have to ring an 09 premium rate number to retrieve the package. This call may last for 7 to 13 minutes, at a charge rate of £1.50 per minute, your parcel is costing you £10 to £20, but is likely to be of little value, e.g. some vouchers or a cheap gift.

To check on any premium rate numbers or to complain about traders using premium rate numbers contact Phonepayplus:

Phonepayplus on **0800 500 212**

For mobiles this is a free call number.

Text the number you want to check to **76787**.

www.phonepayplus.org.uk

Don't respond – if you do people will know your email is active and you will keep receiving a flood of emails, even though the name of the sender may vary.

“Phishing”

You receive an e-mail from “your bank” or another financial institution, asking you to confirm your account details either by a return e-mail or by directing you to an official looking website for you to enter your details. If you did enter details this would be used by the scammers to drain money from your account. This

“There is a parcel waiting for you”

e-mail is sent out to thousands of people in the hope that one will think it is their real bank and bite.

Delete without opening. Real banks do not contact people in this way.

Premium rate diallers

You find a large premium rate call or series of calls on your phone bill which you do not recall making. These seem to coincide with times that you were on the internet. If this has happened to you, you may have been the victim of the premium rate dialler scam. Premium rate diallers are programmes on websites that change your internet dial up number to an 09 premium rate line.

The website is supposed to clearly inform you in advance that this is how you will be charged for accessing the site. However certain rogue traders have been installing the diallers on sites where there is no warning. As a result of this people are unwittingly being charged at a premium rate for their entire internet access until the point at which they notice and change the number back - these charges could amount to hundreds of pounds.

One simple way to avoid this scam is to block your internet phone line from being able to make premium rate calls. Contact your phone company about how to do this. If you are a broadband user make sure that the old modem card in the computer is not still connected to your phone socket.

Trading Standards recommend you to complain to Phonepayplus, the regulator of premium rate phone lines if you have become a victim of this scam:

www.phonepayplus.org.uk

If you receive a communication purportedly from “your bank” asking for security details, **report the matter to your bank immediately.**

Don't respond - if you do people will know your email is active and you will keep receiving a flood of emails, even though the name of the sender may vary.

“Send us your bank details.”

Phone Citizens Advice for help and advice on 03454 04 05 06

How to avoid internet and e-mail scams

- Set up your e-mail account so that all 'spam' (e-mails from unknown senders) is delivered to your rubbish or 'trash' folder.
- If you receive an e-mail you consider to be a scam then our best advice is to delete without opening it.
- If you receive a communication purportedly from your bank asking for security details then you should immediately report the matter to your bank. Likewise if the email pretends to be from an official company, report the email to that company.
- Install firewalls and anti-virus software on your computer for security.
- You can report emails to Action Fraud at **www.actionfraud.police.uk** or at **0300 123 2040**.

Further useful guidance can be found at Stay Safe Online <https://www.staysafeonline.org>

**“Send £10
and get £100s
back!”**

So, you are now in the know...

Hopefully you found this information useful. Please share this information with friends and family to help spread the message and protect more people.

We also ask that you look out for those less able to look after themselves. If you are unsure there are warning signs including large cash withdraws, an increase in the amount of post, becoming withdrawn or behaving out of character. Reassure them, offer your support and encourage them to speak to the authorities. These crimes can happen to anyone, it is nothing to be ashamed of.

Note it, report it

To help stop rogue traders we need as much information as you can provide to us. Please use this form to record **all** the information.

Call details

Date / / Time

How many callers?

Reason for calling

What did they offer you?

Did they say they would come back? Yes No

If so when?

Did they leave a business card, flyer, contract or invoice?

Details and description

Names

Name or company name

Male female (please tick)

Description (including any memorable features such as scars, tattoo, accent, company logo)

Vehicles (registration number, make, model, colour, anything unique like dents, cutomisation)

Reporting it - if you or someone you know has fallen victim or been harassed by a rogue trader, report it to the
Citizens Advice helpline on 03454 04 05 06



Useful organisations and their contact details

To report a scam or rogue trader and for advice on consumer issues:

The Citizens Advice consumer service
03454 04 05 06

www.adviceguide.org.uk

For advice on preventing fraud and what to do if you are a victim contact:

Action Fraud
0300 123 2040

www.actionfraud.police.uk

To register free to stop unsolicited sales and marketing calls:

Telephone Preference Service
0845 070 0707

www.tpsonline.org.uk

To register free to stop unsolicited sales or marketing information by post:

Mail Preference Service
0845 703 4599

www.mpsonline.org.uk

To stop all unaddressed items being delivered by your postperson:

Royal Mail
01865 796 964 and request an opt-out form
www.royalmail.com and search 'opt out'

For advice and assistance if you have bought goods or services from a trader in another European country:

0845 04 05 03
www.ukecc.net

To report illegal matters to the Police:

Non-emergency
101

Emergency
999

