

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

Rogue traders 'cold call' people and deliberately overcharge for unsatisfactory goods or services. They may tell you work is necessary when it isn't, damage property in order to 'repair' it, leave work unfinished and intimidate you in order to get you to pay.

Don't be misled by the sales tactics!

"This is a fantastic offer, but you must sign today"

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 Consumer Direct 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.

The logo for Consumer Direct is a stylized speech bubble with a tail pointing to the right, containing the words 'consumer' and 'direct' in a bold, black, sans-serif font. Below this is a larger rounded rectangle containing the website address 'www.consumerdirect.gov.uk', the phone number '08454 04 05 06', and the tagline 'clear, practical consumer advice'. At the bottom right of this rectangle is a smaller black rounded rectangle with the text 'funded by government' in white.

Driveway gangs & others going door-to-door offering building and repair work

Someone knocks on your door claiming to be working in the area, saying they can surface your drive at a cut-price rate. Or they may say your roof needs repairing.

They can be quite charming in their attempts to get you to agree to the work, but they may be threatening when the time comes to pay. Some go as far as driving elderly people to the bank so they can withdraw more cash. A few months later, when there are weeds coming through the drive or the roof is leaking, the traders have vanished and there is little hope of finding them. Typically they target those less able to check the quality of the work done, people they think could be intimidated and who they believe won't complain.



“No problem. I’ll take you to the cashpoint”

Do not buy from doorstep traders however convincing they seem. Contact the Police or Consumer Direct if they are targetting people in your area.

Antiques and jewellery

Someone calls at your door offering to buy antiques or jewellery. This might be so they can swindle you by giving you a low price, or so they can get into your home to see what else you have that's worth stealing. 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.

Phone Consumer Direct for help and advice on 08454 04 05 06

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About “special offers”

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.

Gas and electricity

Some companies have sales representatives who knock at your door or phone you and try to pressurise you into changing your supplier. They may ask for your bank details, or they may ask you to sign a form confirming their visit and tell you that the information won’t be used unless you agree to change supplier at a later date. **Don’t sign anything.** On your next bill you could find your supply company has been changed without your permission.

Consumer Focus investigates complaints from energy consumers relating to a disconnection or a threat of disconnection and energy complaints concerning vulnerable consumers. They can offer advice and information on changing supplier.

www.consumerfocus.org.uk

Contact Consumer Direct if you have problems with gas and electricity companies including problem sales.

Phone Consumer Direct for help and advice on 08454 04 05 06

“We Just
need a few
details”

Legal and financial services

Some doorstep sellers offer legal services such as writing wills, funeral plans or help with personal injuries claims. These services can be very expensive and the legal agreements are often very complicated.

Find specialist legal advice at www.communitylegaladvice.org.uk and independent financial advisers at www.unbiased.co.uk.

Get independent expert advice first if you are thinking of signing up to any legal or financial service.

Digital television aerials

Someone knocks on your door offering to upgrade or replace your TV aerial so that you will be able to receive digital television, which is being phased in by the government from 2008. They will go up on your roof, or wherever the aerial is fitted, and pretend to carry out some work or replace the aerial before they present you with a bill.



“You’ll need a more powerful aerial...”

Please Note

Most households will not need a new aerial, but you will need to buy a ‘set top’ box and plug it into your television or buy a new television with a digital box already inside (often called an Integrated Digital TV or iDTV).

For more information go to:

**www.digitaluk.co.uk
or call 08456 50 50 50**

Phone Consumer Direct for help and advice on 08454 04 05 06

how to be

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How to protect yourself from doorstep traders

Don't open the door to people you don't know or aren't expecting. Look through a window or fix a door viewer to check who is at the door.

NEVER agree to work being done by a cold caller, however tempting or convenient it sounds.

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

Telephone relevant trade associations to ask for members in your area.

Check if there is an approved trader scheme with Consumer Direct.

- Cold callers often offer building, roofing, gardening or driveway work but it will usually be shoddy and expensive and maybe unnecessary or non-existent.
- If the caller says they're an official – say from the water company or the council – ask for identification, shut the door and leave them outside while you check it. If unsure, phone their organisation from the number in your phone book not on their card to check their details. If they're genuine they won't mind waiting.
- All utility companies have a **doorstep password** scheme. Set up your own passwords with utility companies. Keep a list of these and the phone numbers near your phone.
- **If you ask a cold caller to leave and they refuse it is a criminal offence. Call the police.**

If you need work done at your home

- 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.
- Check any claims they make (member of trade association, insurance cover etc) and read the small print.
- Don't pay before the work starts. Don't pay in full until the work is completed and you are fully satisfied. Only pay staged payments once each stage has been completed to a satisfactory standard.
- 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.

Your right to cancel contracts made at home

If you make a contract at your home, someone else's home, your place of work or on an excursion organised by a trader **AND** the price is over £35...

- The trader must give you a **written notice of your rights**, including a cancellation form, which explains how you can cancel.
- If the trader fails to give you this written notice, **he does not have a legal right to demand payment** and the trader commits a **criminal offence. Call Consumer Direct on 08454 04 05 06 immediately if this happens to you.**
- You have a **7 day cooling off period** in which you can change your mind and cancel. You must do this in writing.
- The cancellation comes into effect on the day you send the letter - **not** on the day it is received. **Keep a copy and get proof of posting.**
- If you agree to work starting before the end of the 7 day cooling off period you are asked to put this in writing. You will still have a right to cancel but if you decide to do so, you will have to pay reasonable costs for work the trader has already done.
- 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 the agreement.

Written contracts and signed agreements for extra work will reduce the risk of disputes over the price and what has been agreed.

Trading Standards advise NOT to deal with doorstep traders. However if you decide to go ahead you may have a right to cancel.

Remember 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.

NEVER agree to work being done by a cold caller, however tempting or convenient it sounds.

About other scams

Almost all of the scams below are criminal offences. Most come from abroad and are difficult for UK agencies to control. The only way to stop them is by not responding. If you do it is impossible to get your money back. If you lose money to these sorts of scams report it to Consumer Direct.

Money making schemes

You get a letter saying the sender has discovered a marvellous way of making lots of money - a scheme they will tell you all about for a small fee! So you send off the money and receive a letter telling you to send out the same type of adverts that were sent to you or something equally worthless.

Ignore them. There is no real work.

“Get rich quick!”

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.

“There is a parcel waiting for you”

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

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

Phone Consumer Direct for help and advice on 08454 04 05 06

Investment schemes

You may be invited by a friend or neighbour to attend a meeting about a money making scheme. It will often take place in someone's house by invitation and for women only. You will be asked to keep it secret and to donate money, often about £3000. You'll be told that by donating you will join a network of people, and as more are recruited, you will get your £3000 back, even up to £24000!

These schemes are doomed to failure as the supply of participants quickly dries up. Running or promoting a scheme like this is a criminal offence.

Holiday offer

You are phoned out of the blue by a company saying you have won the opportunity to buy a holiday in Florida (or some other exotic destination) at a cut-price rate and they ask for your bank account / credit card details.

If you provide these details the money is taken from your account. You are then sent details of the holiday only to find that you have to pay for the flights as only the accommodation is cut-price or free.

Trading Standards advise you not to agree a holiday contract during an uninvited phone call.

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 and you can reach them on 08453 000 218.

Never provide bank details or part with money unless you are absolutely sure you are purchasing a legitimate product or service.

Phone Consumer Direct for help and advice on 08454 04 05 06

stay

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Don't send money to "claim" money

Overseas and other lottery scams

Don't respond to requests for you to send money to claim 'winnings' from overseas lottery programmes.

"Send £100 to release your big money prize"

The scam starts when people respond to mail, e-mails or phone calls (often sent from Canada, Australia or Spain) telling them they are being entered in a national lottery or some other prize draw. They soon receive a phone call congratulating them on winning the 'big prize'.

These scams usually ask for personal details - full name, date of birth, next of kin, bank account - and once you have given these they will ask for a substantial amount to "claim" your prize, to "register" and to pay "taxes". **DON'T REPLY!**

Often these calls are repeated and people send more money. UK consumers have lost thousands of pounds. The prize doesn't exist and they never receive any winnings in return for their cash.

If you have lost money and become a victim of an overseas scam, the Office of Fair Trading would like to hear from you. Contact them by calling: **08457 224 499**

Or report it to **Consumer Direct on 08454 04 05 06.**

Prize letters

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 may imply without specifically stating, that you have won a 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 Europe, and are very difficult to stop.

Trading Standards advice is "don't respond". Throw them in the recycle bin.

Phone Consumer Direct for help and advice on 08454 04 05 06

Prize notifications via mobile phones - SMS messages

You receive a text message which implies you have won a cash prize and asks you to contact a premium rate number to claim it. Calls usually cost £1.50 per minute and you will have to listen for several minutes. The likely result of your call to the high priced number is either a prize or cash amount much lower than the one you expected, vouchers which you must spend more money to redeem, or simply nothing at all.

**Text the number you want to check to 76787
or call Phonepayplus on 0800 500 212.
For mobiles this is a free call number.**

www.phonepayplus.org.uk

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 £10 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.



Put all junk mail in the recycle bin.

Phone Consumer Direct for help and advice on 08454 04 05 06



Don't be conned

Foreign money laundering

These come as e-mails, faxes or letters, usually from China, or African countries, with requests for your bank details so that the writer can 'transfer' money into this country through your account. In return you are offered a percentage of their 'fortune'. The money is often linked to a change in government, a coup or the death of a long-lost relative.

You risk losing all the money in your bank account if you take up such 'offers'. They are international fraud and investigated by the police.

Details of these are logged at www.nafn.gov.uk

Predictions for the future

A 'psychic' sends vague predictions for the future and threatens harm or bad luck unless you send money.

Ignore it. The people behind these despicable mailings just want to frighten you into sending them money. They CAN'T control what will happen in your life.

"Phishing"

You receive an e-mail from 'your' bank or another financial institution asking you to confirm your account details by return e-mail or an official-looking website. If you enter your details these are used by the scammers to drain money from your account.

Delete without opening and report these scam emails to www.banksateonline.org.uk. Real banks do not contact people in this way.

In a recent variation some e-Bay customers have been contacted with similar messages supposedly from e-Bay. **e-Bay has confirmed that they do not send such e-mails.**



Phone Consumer Direct for help and advice on 08454 04 05 06

Miracle cures

You receive unsolicited mail or e-mails claiming to be able to cure some previously incurable disease. Always consult a health care professional before parting with any money for treatments.

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

Some helpful numbers

For information and advice about consumer matters including gas and electricity complaints contact **Consumer Direct** 08454 04 05 06.

To complain about traders using premium rate numbers (09) contact **Phonepayplus** on 0800 500 212.
www.phonepayplus.org.uk

If you have been a victim of an overseas lottery scam call the **Office of Fair Trading** on 08457 224 499.

For scams affecting businesses please contact your local Trading Standards for further advice and guidance. Details will be in your local telephone directory. To find your nearest office log onto

www.tradingstandards.gov.uk

Phone Consumer Direct for help and advice on 08454 04 05 06

Stay safe in your home

Protect yourself!

- Don't open the door to strangers - use a spy-hole or window to check who is calling.
- If you're expecting a caller by appointment, use your door chain and check their identification.
- Don't have work done by someone coming uninvited to your door.
- Most contracts made with a trader at your home have a cooling off period. Call Consumer Direct on 08454 04 05 06 for advice.
- If you ask a cold caller to leave and they refuse, it is a criminal offence. **Call the police.**

“Stay safe.”

Stay Out Stranger

Always check who's at the door

IF you're not sure, DON'T OPEN THE DOOR

Expecting a caller? Door chain on & check I.D.

Remember

Ignore calls and throw away letters that contain:

- A request for money.
- Addresses that are PO Boxes, suite numbers or based abroad.
- A request for your bank account details. Report it to your bank.
- An instruction to call a telephone number beginning 09.



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

Help your clients, friends, relatives and colleagues to avoid being conned by scams.

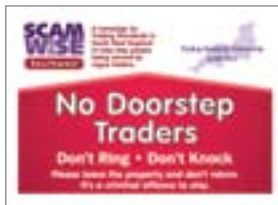
There are other leaflets available about:

Internet Scams

Doorstep Scams

Mailing Scams

Telephone Scams



Window stickers, book marks and a simple “Get scamwise” leaflet are also available.



Reduce the amount of junk mail and calls you receive through the following services which are absolutely free!

Mail Preference Service 08457 034 599

Website: www.mpsonline.org.uk/mpsr/

Telephone Preference Service 08450 700 707

Website www.tpsonline.org.uk/tps/

E-mail Preference Service

Website: www.e-mps.org

Fax Preference Service 08450 700 702

Website: www.fpsonline.org.uk/fps/

**To contact Trading Standards and Consumer Direct telephone
08454 04 05 06
or log onto www.consumerdirect.gov.uk**



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