



From mountain to sea

Trading Standards Bulletin

Bulletin No. 30

Doorstep Crime/ Cold Calling

Trading Standards recently received a report from a resident in north Aberdeenshire who had been contacted by someone who claimed to be their energy supplier (cold call – tick!). The caller appeared to have some information about the resident including that he had recently had a smart meter installed to monitor his electricity use. The caller advised that the meter was faulty and was overcharging the resident (element of panic – tick!) and that he would like to send round an agent to change the meter that evening (element of urgency – tick!). The caller then began to ask personal questions of the resident, which the resident rightly challenged, as he thought the caller should know the answers to those questions. Some of the information the caller provided about the resident was inaccurate and incomplete (tick! and tick!). As this point the resident, who is normally cautious, became suspicious and, rightly, ended the call, believing, also rightly, that it was a scam. It certainly ticked the right boxes. It should also be noted that the resident also receives a fairly high number of marketing and scam calls (another big tick!) despite being registered with the Telephone Preference Service.

In all likelihood, if this scam had proceeded, it could have resulted in a distraction theft from the resident's home. The alternative is that it may have been a scammer looking to use limited, out of date personal details to obtain more and current information to sell on or use in another scam.

When dealing with utility companies, who are well aware that scammers will try to impersonate them, it can be helpful to call them and ask for any appointments to be arranged well in advance, in writing. The agent who calls should also know the appropriate password which has been agreed in advance between resident and utility company. If not, remain polite but refuse entry pending a new appointment being made.

Remember, it might also be worth making enquiries about reliable call blocking devices with good quality products or call blocking services from telephone companies can cut out most of the marketing and scam calls in the first place.

Scams



From mountain to sea

We've received quite a number of complaints in recent weeks about residents across the Shire using the services of cold callers at the door to undertake landscaping or gardening work in their gardens. We've also received similar complaints from residents who have used dedicated websites to find these services. Invariably, the common theme in these reports is that the resident has been badly let down by the trader. There are many reputable businesses out there but it's worth reiterating once again how to minimise the chances of picking a rogue trader and the ensuing headache and heartache, and picking a reputable trader instead:

- No matter how persuasive, pleasant or persistent a doorstep caller is, don't accept their offers to do work for you. You have no idea who they are or what their past history is. If you need to get away from the door, but the caller is being persistent, tell them you're with someone or you have something on the stove.
- Don't use dedicated search websites for traders unless you are confident that it is trustworthy, such as Which? as rogue traders sign up to these sites too. As with the point above, such sites give you no verifiable idea of the trader's history.
- Try to use traders who have been recommended by friends, family or neighbours.
- If possible, go and view work which that trader has done for them. Scrutinise the quality of work and ask the friend or neighbour for a ballpark figure for the work, to compare with what you have in mind. Ask questions about the trader's punctuality, industriousness, tidiness and consistency on returning to progress work or whether the trader goes missing for days at a time.
- Even though you may have a preferred trader, get quotes in writing from that trader and at least two others, so that you can compare them. Getting the quote in writing also helps protect against unexplained rises in cost.
- Once you have paperwork, do some research on the company on their website, Facebook page or on the Companies House website: <https://find-and-update.company-information.service.gov.uk/> which can give some useful information about a company. Satisfy yourself that they are genuine, dependable and well established.

This all may seem over the top or an over-cautious approach to dealing with traders but consider that just a few minutes spent following this guidance can dramatically reduce the chance that you select a rogue trader who will cause you problems in the future and help you select a reputable trader who will complete your job to your satisfaction. Disagreements can still happen between

From mountain to sea

homeowners and traders but that's where Trading Standards can help to negotiate a resolution. Please also note the item under 'Misc.' below.

We were recently contacted by a resident in the north Aberdeenshire area who reported that he had seen an advert of social media promising that if he invested a four figure sum, the financial advisor involved could more than triple his money in a very short time. The resident took the plunge and transferred the sum requested from his account to adviser's account. Needless to say, that when the money had been transferred, the 'advisor' cut all contact with the resident and no money was returned. It then became clear that it was all a 'bank transfer' or 'authorised push payment' scam.

The resident has been advised to make a complaint to his bank to see if he meets the criteria for his money being repaid to him through the authorised push payment (APP) Scams Voluntary Code which many UK banks have signed up to since its inception in May of 2019. Further information about the Code can be found at <https://www.hsbc.co.uk/help/security-centre/what-is-an-authorised-push-payment-scam/> and <https://www.financial-ombudsman.org.uk/businesses/complaints-deal/fraud-scams> under Scams complaints - transactions authorised by the customer.

Our advice is to never respond to adverts on social media about investments, especially those promising high returns (particularly in the current world climate) but to seek advice from a suitably qualified advisor with a bricks and mortar presence in the United Kingdom and who is regulated by the Financial Conduct Authority (<https://www.fca.org.uk/>).

Misc.

One resident recently reported an incident of note to us; she had engaged an apparently credible roofing company to make repairs to her roof, which had been leaking. The company concerned attended at her request and worked on the roof, repairing the roof they said. They also advised that the work was guaranteed for a number of years. The resident paid them promptly for the work before she had received an invoice, to keep in their good graces. However, the next time it rained, the roof began to leak again, so the company was called back. They worked on the roof once again and claimed once to have repaired the problem. Despite numerous requests, the company were not forthcoming with an invoice for this work either nor for the earlier work.

Yet again, when it rained, the roof leaked. The resident wanted to make a claim against the guarantees she had been given at the start by the company but is apprehensive of doing so as they cannot prove that it was this particular



From mountain to sea

company who did the work as the company have not provided the resident with any paperwork.

The lesson to be taken from this scenario is only to make payment once you have the appropriate invoice and guarantee in hand and not before. If the company insist on payment, be polite, stand your ground and advise them that you will be happy to make speedy payment – once you have a proper, legible, written invoice (not just a scribbled note) and guarantee from them.

Conclusion

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with a scenario such as the ones discussed here where fear, panic and alarm are often tools used deliberately by scammers, you will know what to do at that time. Remember, after the initial panic is over, you may have rights which Trading Standards can help you with.

If you have been the victim of a Doorstep Crime or an attempted crime, whether Bogus Caller or Rogue Trader, please report the matter to Consumer Advice Scotland so that Trading Standards can build a detailed, ongoing picture of the activities of these scammers throughout the Shire. This would be a great help to us to tackle this sort of crime.

If you have any information to share about the unlawful sale of tobacco, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

Contact Info

For urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222. For non-urgent enquiries, please contact Consumer Advice Scotland at <https://www.consumeradvice.scot/> or on 0808 164 6000.

Contact Police Scotland on 999 if you need urgent Police assistance or 101 for non-urgent matters.

For more information about scams please visit Friends Against Scams at <https://www.friendsagainstscams.org.uk/> or Take Five at <https://takefive-stopfraud.org.uk/>



From mountain to sea

Please direct any media queries to news@aberdeenshire.gov.uk or 01467 538222 during office hours.

All previous Trading Standards bulletins can be found at:
<http://publications.aberdeenshire.gov.uk/dataset/trading-standards-crime-and-scams-bulletin>