

From mountain to sea

Doorstep Callers and Scams

Bulletin No. 75

The articles in these bulletins are based on real life complaints made to Aberdeenshire Council's Trading Standards department, unless otherwise stated, to make them as relevant as possible to readers. Names, exact addresses etc. have been withheld to avoid identifying complainants and to comply with GDPR so please feel free to share the contents with friends, family, neighbours or any community groups you are a part of. For details of scams reported in other parts of Scotland please click on the [Trading Standards Scotland Bulletin page](#).

Doorstep Callers

One resident of the Garioch area was at home recently when they received an unexpected caller at the door. The caller advised the resident that there were major problems with his roof and that it was only a matter of time before tiles came off and caused damage below, such as the tiles falling onto the resident's car. He was also told that if the problems were left untreated it could knock nearly £20,000 off of the house's value should the resident ever try to sell the house.

The caller then advised the resident that they worked for a company which could undertake the repairs to the roof, that the work would be done in-house and not sub-contracted and that the total cost of the work would be in excess of £4000. Being considerably shaken by the news about the roof, the resident agreed there and then to the company doing the work, signed a contract and paid a deposit of nearly £900 via his credit card.

A few days later, two workmen arrived at the resident's home to begin work. They advised the resident that they had been sub-contracted by the original company but they couldn't start work as their ladders were too short, so the men left. Feeling that he'd been deceived and pressurised into signing the contract, the resident reported the matter to Trading Standards with a view to cancelling the contract.

Some points to consider specific to this incident:

- The resident had indeed been deceived as all that was ado with his roof was that it had a covering of moss,

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- The caller had not had time to inspect the roof properly but had simply given his opinion from seeing it from the street,
- The predictions of tiles falling from the roof and a reduction in the selling value of the house were simply scare stories intended to coerce the resident into signing a contract and paying a deposit,
- The blatant falsehood about no sub-contracting should have been (and was) a red flag to the resident,

Some generic points to consider:

- As we have discussed many times before and evidenced in these bulletins, accepting offers of 'help' from cold callers is simply too risky. Instead, thank them for their concern, remain polite but firm and insist you will select a tradesman of your own to look at the issue,
- There is a very good chance that the cold caller is lying to you so it's perfectly acceptable for you to bend the truth a little with them and tell them that your son/nephew/brother/cousin is a roofer and that you'll ask them to look at your roof OR that you have a caller in the house/pot on the stove, so you really must go inside now,
- Remember, the good Samaritan approach by a passing caller is a classic tactic of the scammer. In fact, they're not acting in your interest but solely in their own,
- Do not get drawn into discussing money or prices with the caller as they will always claim to be able to do the work 'cheaper than anyone else'. There's a reason for that; they'll either take a deposit and disappear or they'll use cheap materials which will probably need to be replaced later by a genuine tradesman. If they start talking money, change the subject,
- Remember too, contracts agreed in your home with a doorstep caller have a 14 day cooling off period by law during which you can cancel the agreement or contract at no cost to you. If you feel coerced into getting work done, use this 14 day period to get the caller away from your home, then cancel the agreement,
- If you feel coerced into making a payment as a deposit, try to pay by cheque, so that you can contact your bank once the caller is gone to cancel the cheque. If the caller insists on a direct bank transfer, tell them you don't know how to do that or that you don't have internet banking; if they insist on payment by credit card, tell them you don't have one; if they insist on cash, tell them you don't keep large sums at home; if they insist on using your bank card, tell them it has a transaction limit of £100 per day on it; if they insist on taking you to the bank to withdraw cash (apart from this confirming that they are scammers), ask bank staff to speak to someone in private then tell them everything that has happened and ask staff to call the Police.

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Finally, please remember to report any such incident to Police Scotland or your local Trading Standards office so that we can update our intelligence picture about things like who these scammers are, the changing tactics the scammers are using, the areas they're operating in and the way that they alter scams to give them a new twist as people get wiser to existing scams. This sort of information is highly valuable to us.

Scams etc.

Tax Reclaim Scam

A Buchan resident recently reported an unusual incident to Trading Standards. About 3 years ago he was contacted by a company based in Liverpool to reclaim any overpaid tax he might have been due, particularly for payment protection insurance (PPI) matters. The resident completed and signed the appropriate forms for the company to act on his behalf. It would appear that the company then contacted HMRC to advise them of the new arrangement.

The resident subsequently became concerned about this company's trustworthiness so reported his concerns to the Police. The Police investigated and later advised the resident that the company had committed no crime.

For 3 years nothing much happened; there was no contact between the resident and the company and no tax rebates were paid to the resident – until recently. In the meantime, the resident had forgotten about this arrangement.

However, several weeks ago, the resident received a copy letter from HMRC advising that a tax refund had been paid to the company in Liverpool, intended for the resident, for almost £1000. Unfortunately, the resident had heard nothing from the company but HMRC was able to confirm that the cheque concerned had been cashed. All attempts by the resident to contact this company to claim his tax rebate have so far been unsuccessful.

A couple of points to consider:

- If you engaged a company to reclaim tax on PPI payments and no longer need their services or have concerns about their authenticity, it may be wise to write to or e-mail them advising that you no longer need them to act on your behalf regarding tax matters. Keep a copy of the letter or e-mail and, if you send a letter, send it recorded delivery so that you have proof that someone at the company signed for it upon delivery. If you send an e-mail, ask the e-mail service to provide you with a 'delivery receipt' and a 'read receipt' (Outlook is easiest for this, under the Options tab at the top of the e-mail).

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- It may also be wise to contact HMRC, to advise them that you no longer have any company acting on your behalf and that you would like any tax matters dealt with directly between yourself and HMRC.

Further information about PPI tax refunds can be found here at the [HMRC Community Forums](#) and more information general enquiries about Income Tax can be found at the [HMRC Income Tax; general enquiries page here.](#)

Phone Scams

One resident of south Aberdeenshire recently received a call apparently from BT, advising her that they had noted some 'illegal internet activity' on her line and the resident should press the number 1 or 2 on the phone keypad to speak to an operator and to prevent the line being cut off. The call was a pre-recorded message spoken by a woman with an English accent.

Suspecting that the call was a scam, the resident did not press any buttons but simply hung up, then did a 1471 search on the last call to her phone and found that the call apparently originated from a UK mobile number (though this number may have been spoofed – (the real number concealed and this mobile number shown instead)).

The matter was then reported to Trading Standards. A search on the number on the free UK reverse phone call look-up service [Who Called Me?](#) indicates that the number has been searched over 80 times and has 6 comments attached to it, all negative and associated with scams and 'robocalls'.

Another resident, of the Formartine area, recently received a similar phone call from a landline apparently based in Leicestershire. This time the caller was a man with a foreign accent but the message and instructions to avoid prosecution were the same. A check on Who Called Me? Showed no history for that number, so it may be a new number being used by scammers or it may have been spoofed on the resident's Caller ID by the scammers.

Some points to consider:

- This is a well-known scam, which in truth has nothing to do with BT, and is often called a Press 1 scam,
- Please don't do as instructed and press any number of your phone's keypad as doing so will either transfer you to a premium rate number which will charge you up to £3 per minute while you're on hold for an extended period or you may be connected to a persistent and persuasive scammer who will try to obtain your personal details, bank details or credit card details to be used in other crimes,

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- Try to note the number on the Caller ID which the call is supposedly coming from,
- Hang up then try to search on the 1471 facility for the last caller's number. Compare it with the number which had been on the Caller ID display,
- Don't call either of those number, instead report the matter to your local Trading Standards office or Police Scotland (remember, Action Fraud do not deal with people living in Scotland).

Misc.

And finally, in contrast with the usual tone of these articles, when I saw this cartoon on Facebook, I just had to share it. Sometimes, you need a laugh...



COFFEE IN HAND, SUPPLIES AT THE READY,
ALIGE SETTLES IN, WAITING FOR THE
FIRST TELEMARKETER TO CALL.

Conclusion

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with such a scenario where fear, alarm and panic

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are tools often used deliberately by scammers, you will know what to do at that time.

If you have been the victim of a Bogus Caller or other form of scam, please report the matter to Consumer Advice Scotland so that Trading Standards can maintain a detailed picture about scammers operating in 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 or disposable vapes, 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 non-urgent Trading Standards enquiries in Aberdeenshire, please contact the [Consumer Advice Scotland](#) website or call them on 0808 164 6000. For urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222.

Aberdeen City Council's Trading Standards department can be contacted by calling 0300 0200 292 or e-mailing tradingstandards@aberdeencity.gov.uk

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

For more information about scams please visit the [Friends Against Scams website](#) or [Take Five](#) at their website.

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

All previous Trading Standards bulletins can be found on the Aberdeenshire Council website on the [Trading Standards Scams Bulletin page](#).