

From mountain to sea

Doorstep Callers and Scams

Bulletin No. 84

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 Marr rear recently had a man call at his door unexpectedly. It turned out that the man was a sales rep for a company which claimed to specialise in cleaning and sealing roofs and that he was going door-to door in an effort to try to get some new business for this company. The man also claimed that he had done work for others in the area and that they were happy with the finished work.

This man was pleasant and quite persuasive. Very soon the topic of the conversation turned to the moss on the resident's roof. The man advised the resident that his company also power washed people's roofs to remove debris like moss. The resident then agreed for another man from the company to attend at his home the next day to provide an estimate and the resident agreed. The man noted the resident's details, left a flyer with him and departed, however within 10 minutes of leaving, the man's colleague 'from HQ' had phoned the resident to check details and to advise that she could offer a discount on the cost of the work.

Having second thoughts, the resident contacted Trading Standards for advice, which was duly given (as per below). The resident then contacted the company and cancelled the second man attending. So far there have been no further contact.

Some points to consider:

- Doorstep callers often claim that they have done work for neighbours and that the neighbours are happy with the work. This could be untrue on two

From mountain to sea

- counts; the caller may not have done any work for neighbours and, if they have, the neighbours may not be at all happy with the work,
- Getting work done by a doorstep caller is an inherently risky business as you simply do not know who they are or what their track record is like. They may say that they're the best tradesmen in the business but you only have their word for it,
 - Instead, play it safe, say "No, thanks" and stick to it,
 - Remember to keep doorstep callers like this on the doorstep. DON'T let them into your house,
 - Accept any flyers or other paperwork they offer and try to make a mental note their description and that of their vehicles. Write this all down as soon as you can after they leave,
 - If you feel that your roof or any other part of your property may need work done, then take the initiative yourself rather than being prompted by a cold caller; ask friends and neighbours for their recommendations for genuine, reliable traders to do the work,
 - Make up a short list of at least three of these traders and get written quotes on company headed paper from each of them. Hold onto this document and all other paperwork you might receive from them,
 - Where any agreement is reached or contract is signed at the resident's home address, the resident has a 14 day cooling off period in which they can cancel the arrangement. Stick to this period and think hard about getting the work done,
 - If you cancel within the 14 period, it's usually at no cost to the consumer,
 - Try to avoid paying the trader in cash. Instead try to pay by cheque or direct bank transfer so there is a paper trail of payments,
 - Remember that if the trader tries to take you to the bank to withdraw cash, this is a red flag that you may be dealing with a rogue trader. In that case, ask to withdraw the money in private with only you and the bank staff member present, then tell them of your concerns,
 - Try to stagger any payments for larger jobs across the duration of the job. For smaller jobs, pay after the work is complete and if you are satisfied with it. If the trader insists on full payment up front (especially if in cash) be wary. Their business may be on unsteady financial footing or they may be a rogue trader who will disappear with your cash, never to be seen again,
 - If you're part of a Neighbourhood Watch, report the incident to your Watch Co-ordinator so that they can share the information around Watch members.

Finally, remember to report the matter to your local Trading Standards office. Contact details are at the end of the Bulletin.

From mountain to sea

Scams etc.

Telephone Scam

One elderly resident in the Kincardine area was recently called at home by a male purporting to work for an insurance company which the resident already had a policy with. This policy was apparently for insurance cover for his drains and was due for renewal.

The caller was a very patient but persistent man with a well-spoken English accent. Also, he clearly had access to some of the resident's personal details. This initially made the resident suspicious but the male persisted that he had an insurance policy and that it needed to be renewed. During this period the caller began to get irritated at the resident's caution but eventually wore him down and the resident paid the premium with his bank card, which was just under £100.

Almost immediately after the call, the resident used the 1471 service to obtain the caller's number, which he then noted down.

He later thought the matter through in his own time then called his bank and reported that he thought he may have been scammed. The bank is currently pursuing the payment to get it refunded.

Several days after the call, the resident received documents in the post from the supposed company but these related to domestic appliances and had nothing to do with drainage.

Some points to consider:

- This indeed a scam. Drainage cover would normally be part of a buildings insurance policy which includes many aspects of insurance protection,
- If you receive a call like this and you're not sure of the veracity of the caller, ask questions such as which insurance company is the insuring company, which address is being insured (and don't just accept "your home" as an answer, get the caller to provide the full postal address), how has the policy been paid in the past, what is the cover for and what is the policy number; all to either clarify matters or to cast further doubt on the caller's claims,
- In truth, the caller's number (which is based in Chelmsford in England) has been searched on the reverse phone number look-up service [Who Called Me?](#) over 4500 times, with over 130 user comments that the number has been used repeatedly in insurance call drainage scams,

Actions to take:

From mountain to sea

- If you receive a call like this, ask the sorts of questions detailed above. If the caller cannot satisfy your caution, HANG UP,
- If you have doubts that there may actually be such a policy in existence, look for any paperwork you might have at home and use the information on that paperwork to call the insurance company back (don't use a phone number provided by a cold caller, it may be false),
- If you feel you may have been scammed, call your bank to report it and make a complaint. Use the banking Stop Scams short code of 159 if you think your bank is a member of that scheme. If you're not sure, use a phone number from a bank statement or the back of the card used to make the payment,
- Your bank may be able to recover your money from the scammer through the Chargeback scheme, if a debit card was used to make payment and the cost was under £100, but in any case report it to the bank,
- If you are pestered by high pressure sales calls, scammers or similar, contact your telephony provider to inquire about their call interception service, although there may be a charge to implement this,
- If you're considering buying a call blocker device to tackle nuisance calls, please ensure that the device is compatible with the new digital phones lines. Not all are and if you buy one which isn't, it may not provide you with sufficient protection.

As always, please also reports incidents like these to your local Trading Standards office.

Text Scam

One resident from Deeside recently received a text on his mobile phone from an e-mail address advising him that a parcel due for delivery could not be delivered due to it having an incomplete address. The text also advised that re-delivery would incur a small surcharge. Due to being busy and expecting a number of parcels due to be delivered, the resident clicked on a link in the text and used his bank card to pay the surcharge. By his own admission, the resident was also very confident in the spam filters used by his e-mail and text providers that he thought the chances of a scam e-mail reaching him would be extremely slim.

A short time later, the resident received a message from Apple advising him that his bank card details had been added to someone's Apple wallet, so he immediately called his bank and reported the matter. The bank then cancelled the card.

Some points to consider:

- If you can, try to keep track of any items you order, which companies are sending them and which company will make the delivery of each parcel,

From mountain to sea

- Be wary of texts which come from any delivery company asking for additional payments, especially relating to non-delivery on previous attempts. Delivery costs are usually dealt with at the time of purchase of the item(s). If you do receive such a message, try to obtain more information by contacting the company concerned to find out more about these costs rather than simply following the instructions which were sent to you. If in doubt, don't make any additional payments,
- Forward any suspicious texts to the short code 7726, which allows telephone companies to collate all reports about that scam and the sender's phone so that they can take action to block the number. Further information about this service can be found on the Ofcom webpage [here](#)
- Remember, the point of these types of texts is not primarily to steal a few extra pounds from a victim for the re-delivery of a non-existent parcel, as in this case, it is usually to steal the personal particulars or the financial payment details of a victim, so that the scammer can commit further crimes at the victim's expense.
- If you have any concerns about a payment you may have made inadvertently to a scammer, contact your bank immediately. If they're a member of the Stop Scams scheme you can use the short code 159. Information about the Stop Scams 159 service can be found by clicking on the link here at [Stop Scams 159](#),
- If your bank is not a member of the Stop Scams scheme, phone them on their regular contact number and report the matter. These contact numbers are often found on the back of your bank card, bank statement or website,
- When you contact your bank, see if the cost of the additional payment can be reclaimed from the scammer's account via the Chargeback system. [Further information about Chargeback can be found by clicking the link here.](#)

Remember to report these sorts of matter to your local Trading Standards office. Contact details are at the end of this bulletin.

Misc.

Nothing to report.

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

From mountain to sea

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](#).