

Hertfordshire Trading Standards

Scams – How to protect yourself and others from scammers

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Doorstep Crime part1

Doorstep 'cold' callers

- Paving / tarmac / driveways
- Gardening / tree surgery
- Roofing / fascias / guttering / wall coatings
- Household goods (dusters, calendars etc)

Rogue Traders

- Cold call – uninvited visit to homes
- Persuasive
- Unnecessary / poor quality work
- Increasing and extortionate prices
- Intimidating and aggressive



Doorstep Crime part 2

- Invited after a cold call by phone
- Doing a survey, demonstration only, green energy deals
- Solar panels, loft insulation, roof cleaning
- Monitored alarms, mobility aids
- Problems!
- High pressure sales, extortionate costs
- Misleading claims

Cancellation Rights

- Contract for goods or services agreed at home, general 14 day cooling off period
- Allows cancellation of contract with full refund

BUT

- Allowance to permit works to start within 14 day period if signed permission, reasonable costs due up until cancellation. Is not a waiver of rights, still able to cancel
- Does not apply to emergencies or bespoke goods

What to look out for

Unexpected work or new item

- Responded to a cold call, flyer through the door
- Working practices unsafe – roof, trees
- No paperwork before work starts, only a card
- No cheques, only take cash
- Sales person in a hurry to make a sale, reducing prices, work to start immediately
- Trader is from out of area

Scams - postal

Dear winner
Congratulations
Sworn to secrecy
Important document
Time sensitive
Guaranteed winner
Prize confirmed
Cheque ready
Clairvoyant friend
Ignore all doubters



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What to look out for

Warning signs:

- Piles of letters – to receive 20 scam mailings a week is quite common
- Purchased items – lots and unused
- Reluctance to admit to replying to them, often embarrassed
- Charity mailings/ stickers/ address labels – animals, cancer, children
- Keep running out of cheque books

Common current scams

- Nuisance phonecalls – PPI, Microsoft/ BT computer compromised, had an accident
- Vitamin scams by phone
- Lottery scam
- Bank/police/ courier scams
- Other courier scams
- Free trials of beauty creams/ vitamins

More current scams to be careful of

- Phishing scams by email
- Spear phishing
- Payment fraud
- Investment frauds
- Romance scams

How to protect yourself

- Keep personal details secure
- Protect mail/ bank accounts
- Electoral roll edited version
- Tick boxes/ ask traders why they need information/ don't give it away
- If you start to receive post for someone else, find out why
- Sign up with TPS/MPS

How to protect yourself

- Use reputable traders – referrals or trusted trader scheme
- Don't use Google or trade directories
- Never use cold callers
- Contact utilities for password scheme
- Phone on answerphone, invest in a call blocking device
- Contact phone provider, free call blocking and free caller display

How to protect yourself

- Have up to date anti virus protection
- Change passwords frequently and back up files
- Ensure privacy settings are set on social media
- Know what information is available about you online
- Separate personal and business information
- Use secure web sites to make payments
- Double check payment details before making transfers

Who does what?

- Action Fraud explanation
- Police investigate frauds including cyber crime
- Trading Standards investigate frauds for traders selling goods and services
- Citizen's Advice explanation

What can Trading Standards do?

- Rapid intervention team
- Referrals for scam victims, signpost to other agencies
- Obtain refunds, contact companies to stop mail, intervene in some disputes for vulnerable, install a callblocker

How to report and how to get advice:

If incident/ crime in progress – call police on 999

To report concerns about a cold caller – call police on 101

Report frauds/ cyber crime to the Police – Action Fraud 0300 123 2040

Obtain advice on rights- Citizen's Advice 03454 040506

Ask for Trading Standards referral/ help for a scams victim – contact Citizen's Advice 03454 040506

thank you

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