Welcome to the latest edition of the Information Network Bulletin brought to you by Croydon Council’s Trading Standards team.

In addition to general news from the team, it includes details of some of the latest scams and fraud alerts which we have become aware of in recent months.

We hope that you find it useful.

A 77-year-old rogue builder has been spared jail after carrying out a cold-calling campaign on elderly victims who he conned out of several thousands of pounds.

Thomas Gumble, of Strathdon Drive, Tooting, was sentenced to 18 months in prison, suspended for two years, at Croydon Crown Court on Tuesday, 24 February.

He was also given a criminal behaviour order, which prevents Gumble from cold-calling or carrying out any unsolicited building work anywhere in England or Wales.

This is the first time a criminal behaviour order has been granted in London specifically for a trading standards investigation.

Gumble, who traded as TG Gardening, had pleaded guilty to a series of fraud offences relating to the door stepping of elderly victims in the Norbury and Thornton Heath areas. He would offer to carry out building work for extortionate amounts of money.

In one case, Gumble regularly cold called an 89-year-old widow over a seven year period, duping her into making some 26 payments amounting to more than £26,000.

Another paid him £8,000 for two garden beds to be filled with concrete while one lady was charged £3,000 for roofing work.

Confiscation proceedings have been launched against Gumble, which will examine his assets to see what he gained as a result of his criminal activity.
Restaurant Scam targets unsuspecting diners

Fraudsters are targeting restaurant diners through a new phone scam, according to Financial Fraud Action UK.

The scam works by criminals posing as bank staff and phoning restaurants to inform them of a problem with their card payments system.

To get around the alleged problem, the restaurant is told to redirect card payments to a phone number given by the fraudster.

When the restaurant calls the number, the scammer asks to speak with the diner and asks them a number of 'security questions'. Once the criminals have got the personal details they're after, they speak again to the restaurant staff to put the transaction through.

Armed with the customer's security details, the fraudster then contacts the customer's bank by phone in an attempt to transfer money to their own account using the diner's security details.

Be vigilant

Katy Worobec, director of Financial Fraud Action UK, has warned restaurants to be alert and has the following advice for diners: “It’s important for everyone to be vigilant - a restaurant’s bank will rarely ask to speak to you as a customer. If you’re dining out and are asked to confirm security or personal details over the phone be wary and always make sure the restaurant has checked that the request is genuine.”

Katy added: "Fraudsters can sound very professional - don't be fooled. If you receive any calls from your bank claiming there is a problem with payments, make sure you phone them on an established number to confirm the request is genuine."

To do this, always wait five minutes to ensure the line is clear, as fraudsters will sometimes try to stay on the phone line and pretend to be your bank.

Financial Fraud Action UK says it is aware of this type of fraud taking place in restaurants in London and across the South East. However, there's nothing to stop fraudsters employing the same deceitful tactics anywhere else, it added.

Trading standards and bank unite to foil heartless con

Working in unison, the council’s trading standards team and a town-centre bank prevented an elderly resident losing thousands of pounds to heartless conmen.

The relationship established between the team and banks borough-wide has seen a number of scams either blocked at source or stopped from escalating.

The latest success came about when a 68-year-old Thornton Heath man went to the Whitgift Shopping Centre branch of NatWest to make a bank transfer of £4,800.

He had been cold-called that morning by a man who told him that there was damp in the party wall of his flat. The caller said the damp required the immediate attention of a pair of dehumidifiers. The deposit required for the dehumidifiers, he continued, was £4,800. Assuring the resident that the deposit would be refunded, he told him to go to the bank to arrange the transfer of that sum.

At the bank, the resident mentioned his doubts to the cashier, who promptly reported the matter to trading standards. An officer explained to the resident that the method was a much-used scam that sees its perpetrator create a sense of urgency to pressure the victim into paying immediately, before realisation of what was going on. He was told not to pay any money.

Officers reported the matter to the police, who visited the resident at his home. While they were there, the conman telephoned but hung up when the police took over the phone call.

Later that day, the scammer again phoned, claiming to be the police. The trading standards officer had warned him that this was likely to be the next move, so the resident hung up.

Reputable traders can be found via websites such as www.trustmark.org.uk or http://trustedtraders.which.co.uk The listed traders are vetted and approved by independent assessors.

If you have been scammed, report it to Action Fraud at www.actionfraud.police.uk/ or by calling 0300 123 2040 to help stop it happening to others.

For more information, visit Citizens Advice Consumer Service at www.adviceguide.org.uk or contact Croydon’s trading standards team on 020 8407 1311.
It’s that time of year ..

...where we start thinking about booking our holidays and a general warning has been issued by Trading Standards about the dangers posed by holiday booking fraud.

A report compiled by the City of London Police that an estimated 2.2 million was scammed from potential holiday makers last year.

The most common type of scam involves fraudsters hacking into the accounts of owners on well-known accommodation sites or spoofing these websites with convincing bogus imitations. Disappointed holidaymakers found the villas and apartments they thought they had booked and paid for were non-existent or had never been booked.

Nearer to home, UK caravan stays were also targeted with adverts for non-existent accommodation posted on the internet.

Due to the nature of the crime, losses to the individual can be substantial with the average loss being £889. Only a small proportion paid by credit or debit card where some form of redress is available to get your money back.

Other scams involved:

- Holiday Accommodation - Fraudsters are making full use of the internet to con would-be holidaymakers by setting up fake websites, hacking into legitimate accounts and posting fake adverts on websites and social media.

- Airline tickets – where a customer believes they are booking a flight and receives a fake ticket or pays for a ticket that never turns up. Flights to West Africa are a particular target.

- Sports and religious trips – Often an attractive target due to limited availability and consequent higher prices. In 2014 the Commonwealth Games in Glasgow and World Cup in Brazil were targeted with numerous people having paid for non-existent accommodation or tickets. Religious trips to the Hajj in Saudi Arabia were once again targeted with high losses for pilgrims.

- Holiday clubs – Victims were offered “free” holidays to entice them into attending a seminar where they were duped into buying a fraudulent timeshare.

The City of London Police, ABTA and Get Safe Online have published advice on how to avoid becoming a victim of holiday booking fraud – and on how victims should go about reporting it, including the top tips below:

- Stay safe online: Check the web address is legitimate and has not been altered by slight changes to a domain name – such as going from .co.uk to .org

- Do your research: Don’t just rely on one review - do a thorough online search to check the company’s credentials. If a company is defrauding people there is a good chance that consumers will post details of their experiences, and warnings about the company.

- Look for the logo: Check whether the company is a member of a recognised trade body such as ABTA. You can verify membership of ABTA online, at www.abta.com

- Pay safe: Never pay directly into an owner’s bank account. Paying by direct bank transfer is like paying by cash – the money cannot be traced and is not refundable. Where possible, pay by credit card, (or a debit card that offers protection).

- Check paperwork: You should study receipts, invoices and terms and conditions, and be very wary of any companies that don’t provide any at all.

- Use your instincts: If something sounds too good to be true, it probably is.
IMPROVING HOME SAFETY & the traceability of domestic appliances

www.registermyappliance.org.uk

Nationally, only a third of people register all of their appliances with a manufacturer, leaving many owners untraceable if a product needs to be recalled*.

To encourage more people to register, the Association of Manufacturers of Domestic Appliances (AMDEA) has created, www.registermyappliance.org.uk, which provides access to the registration pages of 47 leading brands of domestic appliances. The website is designed to make it quicker and easier for the public to register all of their appliances – old and new. It provides up-to-date, accurate contact information for owners who have acquired specific models of appliances within the last twelve years, so manufacturers can issue safety updates or repair notifications to the right homes.

AMDEA members have pledged that this is purely a safety initiative and the information captured will be used exclusively for this purpose. The initiative is supported by the Department for Business, Innovation & Skills and the Royal Society for the Prevention of Accidents (RoSPA).

*This figure is based on a survey carried out by YouGov for the Association of Manufacturers of Domestic Appliances (AMDEA) in December 2014.

Scam Alert Number Spoofing on the rise

Consumers are being warned of a telephone scam that see fraudsters trick people into thinking they are talking to their bank.

‘Number spoofing’ is when criminals clone a telephone number of the organisation they want to impersonate and then make it appear on a person's phone ID display.

The fraudster will then draw attention to the number in order to gain the potential victim's trust, before asking them for their financial and personal details.

Financial Fraud Action UK (FFA UK) said that while the technology to clone a telephone number has existed for years, criminals have only recently begun to use it to defraud people, with some victims losing hundreds of pounds.

Financial Fraud Action, is warning consumers to never assume that someone is who they say they are just because the number matches that of an organisation you know. If someone tries to draw your attention to the number they are calling from you should immediately become suspicious, as you should if they ask you for online passwords, to transfer money or any account details.
BOGUS PARCEL SCAM AIMS TO CON RESIDENTS

A card through your letterbox informing you that a package containing jewellery could not be delivered would prompt many to call the number printed on the card.

And many who called would not be put off by the fact they would have to stump up £10 to ensure delivery – even though they had not ordered any such package.

The promise of a potentially valuable prize or gift, in this case jewellery, for a small fee is classic scammer’s bait. Croydon Council’s trading standards team is warning residents to ignore any such cards or unsolicited letters or calls where an upfront fee is requested. The company named on the cards being delivered locally is “LSL”, but other names may be used.

The advice for anybody who receives a similar delivery card through their letterbox which they do not believe is genuine, is to check out alerts on the latest scams on the internet or call Citizens Advice Consumer Service on 03454 040506,

Alternatively they can report it to Action Fraud by calling 0300 123 2040 or going to www.actionfraud.police.uk/report_fraud

If the card tells them to dial a premium rate number, they should contact PhonepayPlus on 0800 500 212, between 8am and 6pm, Monday to Friday, for further guidance.

For more information, visit www.actionfraud.police.uk/news/alert-we-are-holding-a-parcel-in-your-name-scam-postcards-delivered-to-residents-homes-feb15

BEWARE THE PENSIONS FRAUDSTERS LYING IN WAIT

“Make the most of the new pensions rules, but be careful” – that’s the message from Croydon Council’s trading standards team with the introduction of new freedoms for the over-55s.

Since the beginning of April 2015, people in that age group have, for the first time, been able to access their entire pension pot and decide what to do with it.

There are fears that fraudsters are lying in wait for the opportunity to take advantage of the unsuspecting who suddenly find that they have thousands of pounds at their disposal.

The council is advising people not to take cold calls – in person, over the phone, or by electronic or traditional mail – from people claiming to be pension professionals, but to seek independent, qualified advice.

Under the old rules, the most common method used by fraudsters trying to access savings was to set up fake pension schemes and attempt to persuade victims to transfer their money.

The new regulations, however, mean that anybody over the age of 55 will be able to withdraw their pension savings, and put them wherever they like.

The Pension Wise site can be accessed at www.pensionwise.gov.uk

Ask family or friends for recommendations for a personal financial or pensions adviser, or search online for local services, ensuring the proper professional qualifications are held.

WE NEED YOU

As our eyes and ears, to let us know of anywhere that you know is selling age restricted products to young people. This includes cigarettes, tobacco and knives.

Most shopkeepers are responsible retailers.

Help us to use our resources where it counts and protect our young people.

Contact us on 0208 407 1311 or e-mail us at trading.standards@croydon.gov.uk
How much will it cost?

Very often residents are unsure of the cost for a particular job, especially when it involves things that they may never have had to deal with before, like home repairs etc. The following information is designed to offer some help on costs.

The most important thing when thinking of having any work done is NEVER DO BUSINESS ON YOUR DOOR-STEP. No job is so urgent that you cannot take the time to find a trusted trader! Before agreeing to any work make sure you get a written quotation, with the trader’s full details. This should include VAT and inform you of your cancellation rights.

The following costs are provided as an indication only. Each individual job is different and costs may be more or less than indicated.

<table>
<thead>
<tr>
<th>Job</th>
<th>Average approximate total cost including materials</th>
</tr>
</thead>
<tbody>
<tr>
<td>To replace a single roof tile</td>
<td>£25*</td>
</tr>
<tr>
<td>To replace an area of roof tiles (4 tiles wide, 4 tiles high)</td>
<td>£150*</td>
</tr>
<tr>
<td>To replace 5 ridge tiles</td>
<td>£150*</td>
</tr>
<tr>
<td>To replace a gutter (10 feet) and downpipe (10 feet)</td>
<td>£100*</td>
</tr>
<tr>
<td>To replace fascia boards (10 feet)</td>
<td>£150*</td>
</tr>
<tr>
<td>To clean gutters</td>
<td>£80*</td>
</tr>
<tr>
<td>To remove a tree stump (approx. 2 foot girth)</td>
<td>£200 - £250</td>
</tr>
<tr>
<td>To replace a fence panel and 1 fence post</td>
<td>£125</td>
</tr>
<tr>
<td>To replace a fence post</td>
<td>£60</td>
</tr>
<tr>
<td>To felt a garden shed roof (9 feet x 6 feet)</td>
<td>£100</td>
</tr>
<tr>
<td>General gardening work (inc. waste removal)</td>
<td>£30 an hour</td>
</tr>
<tr>
<td>To take down a chimney stack</td>
<td>£700*</td>
</tr>
<tr>
<td>To repoint an area of brickwork (4 bricks long by 9 bricks high)</td>
<td>£75</td>
</tr>
<tr>
<td>* When working at height, scaffolding or similar safety equipment may be required.</td>
<td></td>
</tr>
<tr>
<td>To erect 2 storey scaffolding to allow work to a chimney stack</td>
<td>£600</td>
</tr>
</tbody>
</table>

(Approximate total costing correct at time of printing—April 2015)

Was this bulletin helpful?

Contact Trading Standards to request a free door sticker advising cold callers that they are not welcome. If you are a victim of scam mail, contact us to receive a free copy of our toolkit on how to avoid falling victim and how to stop the letters.

Additionally, please let us know what you think of this bulletin and what Trading Standards topics you would like to see covered in future editions.

Contact Trading Standards:           Tel: 020 8407 1311
                                      Email: trading.standards@croydon.gov.uk

Citizens Advice Consumer Service:   Tel: 0345 04 05 06
                                      Web: www.citizensadvice.org.uk