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.

Scams Awareness Month

First of all, a huge thank you to everyone that contributed to our really successful Scams Awareness Month in July. The reaction from you all was fantastic. The number of reports that we received was way above average, we received many invitations to come to your groups and give presentations about our work including current scams and rogue trading incidents to be aware of and lots of you gave us the opportunity to meet and greet you armed with our crime prevention material. As ever we couldn’t do it without you – so keep on reporting your suspicions to us and help us to carry on protecting our community.

The slogan for this year’s campaign was “Don’t be Rushed Don’t Be Hushed”. It’s about consumers refusing to be rushed by scammers, refusing to be hushed into silence by a sense of shame, foolhardiness or weary acceptance.

The aim of Scams Awareness month was to ensure that Croydon residents, are informed, confident consumers, alert to the dangers of scams, assertive in dealing with out of the blue telephone calls, or scam mail, and are decisive about what to do next.

To remind you of a couple of salutary tales:

- An elderly lady received a telephone call from an organisation, based in the USA referring her to a competition that she had in fact previously entered.
- The caller informed her that she had won £90,000 which would be delivered to her by a courier once customs had been cleared.
Then she received a call from a person claiming to be a customs officer in the USA, who told her that she would have to pay another 2% of the winnings up front in cash to clear customs. They then said that this amount could be reduced to 0.3% as she was an OAP.

The victim was instructed to send a cheque for £1800, to an individual based in Essex, which unfortunately, she did.

The victim then received another call from a person claiming to be the Gaming Commissioner from the USA, who told her that the runner up in the competition had now been disqualified and that she was now entitled to £200,000, but she needed to pay a further £5,000. Unfortunately the lady did this and sent another cheque for £5,000 to the same address in Essex.

The victim became aware that this was a scam, when she dialled the UK telephone number given, and the number was not recognised.

Trading Standards made some initial enquiries into the address and have discovered that the address is on a list of known scam victims, in Essex. He too was a victim.

Beware telephone calls from strangers promising large prize wins.

In another reported incident, a case came to light when an alert bank cashier notified the team of an elderly customer whose account was becoming more and more overdrawn as he was appearing to look increasingly dishevelled. The scam had started with a few letters telling him that he had won a foreign lottery. He was told to send a £45 fee to the lottery administrators based in Australia and the winnings would be deposited into an account of his choosing. Demands for the administration fees increased and the payments from the victim were soon flowing, eventually eating away all his life savings.

By the time trading standards officers were alerted to his plight, he was overdrawn and paying his monthly pension directly to foreign criminals. He had no lighting and no running water, and was living on bread and food that he didn’t need to cook.

The team put in a call blocker to prevent the scammers contacting him by telephone and he agreed to his mail being redirected.

More information about scams can be found by visiting the Citizens Advice Consumer Service at [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk) and typing “scams awareness month” into the search field.

In the Metropolitan Police area, all fraud should be reported directly to Action Fraud online at [www.actionfraud.org.uk](http://www.actionfraud.org.uk) or by calling 0300 123 2040. The exceptions are if a crime is in progress or about to be committed, the suspect is known or can be easily identified, or the crime involves a vulnerable victim.

If any of these is the case, you should contact police directly by dialling either 999 in an emergency, or 101 in a non-emergency.

If you have any information on any crime and you would prefer not to speak to police, call Crimestoppers anonymously on 0800 555 111 or visit [www.crimestoppers-uk.org](http://www.crimestoppers-uk.org).
Householders and shoppers are being warned of the perils of buying what appear to be bargain-priced items from the back of a van that has been spotted in central Croydon.

Buyers have quickly realised that the crisp new mattress for which they have just paid as much as £150 is anything but the bargain they had thought it was.

Closer inspection has revealed that it is either an old discarded mattress that has been thickly wrapped in plastic to make it appear new; or it is a cheaply produced item that fails to meet UK safety standards and could be a deadly fire hazard.

And, by the time the bargain hunters have realised that they have been conned, the van and its driver have disappeared from sight, leaving his victims stranded with a worthless product, out of pocket and with no means of seeking a refund.

Croydon’s trading standards team has received a number of complaints about a man selling mattresses from the back of a van bearing “home furnishings” and “Dreams” markings on the bodywork. The team is satisfied that the van has no connection to the reputable Dreams bed dealership that trades only from fixed shop units and via online and telephone sales.

Anybody who is, or has been, approached by somebody selling anything from the back of a van should refuse and make a note of the seller’s description and as much information about his van, including registration number, as they safely can.

They should then call the council’s trading standards team on 020 8407 1311.

CRIMINALS ONCE AGAIN POSE AS COUNCIL OFFICERS TO PICK ON VULNERABLE RESIDENTS

Targeted by cowboy roofers in 2013, a Kenley resident has now been subject to another scam attempt after being telephoned by a man claiming to be part of Croydon Council’s trading standards team and asking for cash in order that compensation could be paid. The case has alarming similarities to other instances of criminals attempting to con people, mainly those who have previously been targeted by scammers in the past, out of further sums of money by posing as council officials claiming a refund or compensation is due to them.

In a bid to prevent further such callous cons, the trading standards team are once again warning residents across the borough:

- DO NOT do business with any cold-calling traders; and
- DO NOT hand over cash to anybody claiming to be a council officer.

In this recent case the Kenley householder was previously conned out of more than £18,000 after agreeing to allow doorstep cold callers to carry out sub-standard roofing work without providing any of the legally required paperwork, and who asked to be paid in cash.

Earlier this month, he was telephoned by a man who said he was a Croydon Council trading standards officer (TSO). The caller said that the building firm had been in court and that past customers were due compensation. He tried to persuade the resident to pay money that he explained was needed in Court fees before full compensation could be issued.

The case is one of a series of recently reported similar scams across the UK. Five have been reported in and around London, and there were a further nine in Sussex during April. Different names have been given to the victims by the fraudsters but in each case they pretended to be officials and asked for money. One victim reported losing £170,000.

Residents should be aware that trading standards staff never ask for money, and any who have previously been ripped off in their home or have recently had building repairs carried out, need to be particularly cautious. The criminals carrying out these activities know that Trading Standards have a trusted reputation and they rely on this goodwill to try and con unwitting residents.

Anybody wishing to check the identity of anyone claiming to work for Croydon Council can call the Council’s call centre on 020 8726 6000. Residents should not use any number that the caller presents; they should call only the council number to confirm an officer’s details.

Reputable traders – vetted and approved by independent assessors – can be found via websites such as www.trustmark.org.uk or http://trustedtraders.which.co.uk
Telephone bill and the smooth operator

A scam so simple that it is likely to fool many is being increasingly played out by criminals – and parting unsuspecting householders from their money and credit card details.

Croydon Council’s trading standards team and local police have received a number of complaints regarding the phone-based con, and are keen that residents and businesses are aware of how it works, and do not become victims.

The rip-off starts with a phone call from, it is claimed, BT informing the account holder that unless an unpaid bill is settled immediately, the phone will be cut off. One Waddon resident was told that payment of a £31 sum would save a later reconnection fee of £118.

The real point, however, is not to get the payment, but the victim’s credit card details, including the security number, leading to a potentially much larger fraud.

The resident told the caller that his phone account was not with BT, but was coolly informed that his phone company paid a percentage to BT for line rental, and the outstanding amount was due, regardless.

When pressed, the caller gave his name as John Peacock and his phone number as 0800 0800 152. He said that he could prove he was from BT by temporarily disconnecting the resident’s phone line.

The resident was told to hang up and to try to call another number; he would be unable to do so. As predicted, the phone line was dead until Peacock called back and asked if that was sufficient proof of his credentials.

He said that immediate payment should be made, by credit card. The householder refused, saying that he had no intention of paying, didn’t believe that Peacock was the caller’s name, nor that he worked for BT.

After hanging up, the resident called the police and was told that, far from being the first to be approached with this scam, it was an escalating problem, and that he should inform friends and family members to alert them to the danger.

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

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Sign up for free instant alerts on Rogue Traders operating in Croydon

A new email and text message alert system is being set up by Croydon trading standards which will send you instant alerts, warning of rogue traders in the area.

Keep ahead of doorstep cold callers and rogue traders by signing up to our alert system, and protect yourself and your neighbours from unwanted doorstep callers. The alerts will be sent to you after we have been notified of rogue traders operating in Croydon – whether rogue gardeners, tree surgeons or builders, we will alert you so you don’t fall victim to their scams.

You can choose to receive the alerts by email and/or text message, and all alerts are free to receive. To sign up, contact us on 0208 407 1311 or email trading.standards@croydon.gov.uk
Avoiding insurance and warranty scams – boilers, mobile phones and satellite TV

When you buy a mobile phone or satellite television equipment you may want to take out insurance to cover the expense of replacements or repairs. You can often buy this insurance though your phone or television provider or you can choose to buy insurance from a different company.

While there are legitimate companies offering this kind of insurance there are also lots of companies operating scams around insurance for boilers or satellite television equipment.

Top tips
Before you buy insurance for your boiler or satellite television equipment make sure the company is registered with the Financial Conduct Authority (FCA).
You can check the FCA register online, or phone their Consumer Helpline - 0845 606 1234

How insurance and warranty scams work
After you’ve bought a boiler or signed up for satellite TV, you may get a phone call from a company offering you insurance. Or you may be told that your warranty has run out and you need to renew it. The company may claim it’s linked to your boiler company or TV provider. The caller may have information about your account. However, the company is not connected to your provider and the insurance they’re selling could leave you with little or no protection.

Protecting yourself
When you buy insurance, check that the company is registered with the Financial Conduct Authority (FCA). If they’re not registered, you won’t be protected by the Financial Ombudsman Service if you have a problem with the insurance.
To check if a company is authorised, look at the register on the FCA website or contact their Consumer Helpline. You can also search a list of unauthorised UK companies and individuals to avoid doing business with, although the names on the list change regularly.

If an insurance company says they’re linked to your provider
If an insurance company says they are linked to your phone or television provider ask for details like:
• for your account number
• how long you’ve been a customer
• the date your contract started
• the type of phone or television equipment you use.

If you’re in doubt phone the customer services number of your phone or television provider and ask them which insurance company they endorse. For example there are lots of companies who claim to have links with Sky but they only endorse their official product Sky Protect.

What can you do if you think you’ve been scammed?
Report the company to the FCA and contact Citizens Advice Consumer Service on 03454 04 05 06.
Tidy Your Garden and Deter Rogue Traders

The weather this year has been great for gardens with plants and shrubs shooting up and bursting into bloom. But much as we love our gardens it is important to keep them under control, as if they start to run wild they can be a beacon for criminals.

They use the visual appearance of homes and their gardens to decide whether to cold call at a property and try their luck at scamming the householder out of their hard-earned cash.

If the property is in poor repair or the garden is overgrown, it suggests that the occupier is unable to cope and may be vulnerable. That’s when rogue traders will call at these homes offering to carry out repairs, prune shrubs and trees, etc.

Recent doorstep incidents in Croydon have involved gardening work being offered to homes with tall trees, overgrown shrubs and rickety fences. One of the householders concerned had these traders turning up at the house regularly to prune the trees or shrubs; but they would only remove a small amount of the growth, so that they would have an excuse to come back and do the work again in a month’s time. Each time they visited they would charge at least £100. On the occasion that they were told to go away, they started trimming a hedge and when they were told to leave they still asked for £100 because they had done some work, even though they had been told not to.

If you have relatives who help you with your garden, try to arrange for them to visit on a regular basis such as cutting the grass every fortnight in summer, so that it does get too long; or pruning all the shrubs in March, so they don’t get too wild over the summer.

If you don’t have someone who can help out, then look for a gardener who can keep your garden tidy. Age UK have lists of traders including those that will do gardening work. Croydon Neighbourhood Care booklets list ‘Neighbourhood Services Supporting Adults’ that are available across Croydon, these do include gardening services in some areas. The Staying Put Team at Croydon Council will also be able to put you in touch with tree pruners and gardeners. It is worth thinking about getting someone in to keep your garden under control, as it may be cheaper in the long run than being targeted by doorstep traders!

Contact details:

Age UK
Tel: 020 8683 7120
Email: homeservices@ageukcroydon.org.uk

Croydon Neighbourhood Care
Tel: 020 8662 1000
Email: info@cnca.org.uk
www.cnca.org.uk

Staying Put’s Enhanced Reablement Service
Tel: 020 8760 5505
Tel: 020 8407 1337
Email: hsg-stayingput@croydon.gov.uk
Easy as 1,2,3!

Croydon Residents recently reported some doorstep traders who struck lucky when they cold called at the house of an elderly couple recently. Having convinced the couple that they had carried out work on their property in the past, they gained access to the roof to do various repairs.

They then cold called at the next house along, claiming to have seen loose ridge tiles on this second roof whilst they were working on roof number 1. Although couple number 2 did not usually deal with doorstep traders, they engaged these men to carry out work for them since they were apparently known to couple number 1. Once up on roof number 2, the roofers ‘found’ more work that needed doing and the cost of the work tripled before the men finally left.

The roofers then approached the couple at house number 3, the next one along, who again allowed them to carry out work on the basis that they were known to the couple at house number 1.

Fortunately, the residents of house number 4 sent the roofers off with a flea in their ear when they cold called at their house!

People who are looking for trades people to carry out work will frequently ask friends and neighbours for recommendations. However, it is important to consider the whole picture and ask questions about the traders too.

These roofers had just turned up uninvited at the home of couple number 1 and told them that their house needed repairs doing. This important information was key to the fact that they were doorstep traders. Likewise, the fact that they were ready to start work immediately.

So remember:
1. Reputable traders do not cold call.
2. Reputable traders have lots of work, so you will usually have to wait for them to fit you in.
3. Reputable traders are worth waiting for.

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: 03454 04 05 06
Web: www.citizensadvice.org.uk

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Scam Awareness Quiz

Q1: If you are given a charity collection bag, or receive a letter asking for money, how can you check that it is a legitimate charity?

A: You can check the registered charity number on the Charity Commission website http://apps.charitycommission.gov.uk/showcharity/registerofcharities/RegisterHomePage.aspx or call them on 0845 300 0218.

Q2: What precaution can an older or disabled person take to ensure in advance that any person knocking at the door and claiming to be from the gas or electricity supplier can be verified as genuine?

A: Gas, electricity, and water companies are all required to offer special services to customers of pensionable age or to people with disabilities. This includes a doorstep password scheme. Customers can arrange a password with the company. Representatives give the password when visiting. Some areas have nominated neighbour schemes where the resident can hold up a yellow card at the window as a signal for the caller to go to a neighbour’s house. The neighbour will check the identity and, if the caller is genuine, the neighbour will wait while the caller carries out the business. Residents can contact the local Neighbourhood Watch or local Safer Neighbourhood team for more information.

Q3: What is the minimum cooling off period that must be given when a consumer makes a contract at home for items over £42?

A: There is a minimum 14 day cooling off period for contracts concluded away from business premises when the cost is over £42.

Q4: A serial rogue trader was sentenced to 3 years imprisonment in June. His activities included accompanying or driving elderly customers to the bank to withdraw funds, and standing over others while they made transfers by internet banking. He also used emotional pressure, saying that he was ill or that he needed to pay others to enable them to eat. These are offences under which legislation enforced by trading standards?

A: Such activities are offences under the Consumer Protection from Unfair Trading Regulations 2008.

Q5: What is TrustMark?

A: TrustMark is a not for profit organisation, licensed by Government and supported by the consumer protection groups. It helps consumers find trustworthy, reliable businesses. The website is https://www.trustmark.org.uk/