

From mountain to sea

# Trading Standards Scams Bulletin No. 135

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](#).

## **Bogus Callers and Rogue Traders**

One resident in the Ellon area recently reported to Trading Standards that she was approached by a man who advised her that he was a gardener and landscaper. He insisted that the resident, who is vulnerable, needed to cut down shrubs in her front garden.

A concerned neighbour who suspected that the man was up to no good came over and inquired what was going on. He then told the man that his services were not needed. At this, the man became verbally aggressive but eventually got in his white 4x4 truck and drove off. This man had not visited any other house in the street and it appears that he specifically targeted this particular resident.

The male is described as white, mid 40's, clean shaven, heavy set, wearing a baseball cap.

Trading Standards advice on these matters remains the same:

- Please never agree to have work done by any cold caller. You simply have no idea who they are and what their real motivation is (but it's usually about money),
- Instead, tell them that you will take their suggestions 'under advisement', that is, you will consider what they say and if you do think that the work will need done, you will find your own tradesmen,
- We often hear about people who agree to have work done by cold callers based on the (deliberately) attractive estimate given before the work has started but, once the work has reached the point of no return, the cost suddenly leaps substantially. A recent example of this in the Fraserburgh area saw a quote jump from £8000 to £58000. Again, the resident was

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- elderly and vulnerable and the work done was not even worth the original quote of £8000 (Police Scotland are currently dealing with this matter),
- Remember, never discuss money with a cold caller. If they start to talk about money, change the subject immediately to what's in the news, the weather - anything else,
  - To get away from them, tell the caller your dinner is cooking on the stove and that you must attend to that before it burns or tell them you have a previous caller waiting inside for you. In either case you must 'go inside now'. Then, close and lock the door,
  - If you're out in the garden in the fine weather or might answer the door to an unexpected caller, remember to carry your mobile phone or community alarm pendant, so that should you be approached by a cold caller you can summon assistance if required. Learn beforehand how to summon emergency assistance on your device,
  - If you see any elderly or vulnerable neighbour in a situation similar to this one, please go over 'for a chat'. You don't need to address what's going on, simply to interrupt it. Be the change. Stay with your neighbour but don't put either of yourselves at risk by getting into an argument with the cold caller. Tell them politely about taking their suggestions under advisement (as above) then take your neighbour into their home 'to see those photographs you spoke about a few days ago', then close and lock the door until the caller leaves. This is called Active Bystander intervention and more about this can be found on the Neighbourhood Watch website [here](#) but remember; your safety and that of your neighbour's is paramount. If you don't think you can intervene directly, stay where you are, discreetly observe what's going on and call for assistance, either in person or on your mobile phone,

Should you or a neighbour be approached by a man fitting this cold caller's description, please report the matter to Trading Standards by calling Consumer Advice Scotland on 0808 164 6000 or Police Scotland on 101 or 999 if it becomes an emergency.

### **Scams etc.**

Sheltered Housing staff in the Garioch area recently sought help from Trading Standards about one of their tenants who had been called at home by someone purporting to be from a domestic appliance insurance company.

The caller had managed to persuade the tenant, who was elderly and vulnerable, to pay £300 for insurance for 'kitchen appliances' and staff were concerned that it was a scam due to it having been a cold call, as payment was

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taken over the phone and because there was no specific item named, just the very general term of 'kitchen appliances' being used.

Scammers of this sort have been suspected of calling residents up when trying to soft sell goods or services, identifying elderly and vulnerable people from these calls by getting into conversations with those residents and learning personal and health information about them, then passing that information on to others who call the same residents about appliance insurance, all to get those residents to sign up for 'insurance policies' to cover the possible breakdown of those appliances.

Some points to consider:

- There are genuine companies such as Domestic & General (D&G) and County Repairs Ltd, who insure domestic appliances. Some scammers pretend to work for these companies,
- Genuine companies like D&G do call people up to discuss insurance for domestic appliances, which can make telling genuine companies from scammers quite difficult,
- However, D&G states that it will never ask a customer to make a decision on the spot after calling them. Their advice is that if something doesn't feel right – hang up. Also, normally where there is an existing policy, D&G will write to the policyholder beforehand,
- This type of scammer are well known to target the same people more than once. In the past Trading Standards have taken reports of elderly people who have been paying for 5 policies, at £40 per month per policy, sometimes when they don't have any such appliance or it was covered by their landlord's insurance or a tenancy agreement,
- If you think you may have appliance insurance, it may be worthwhile reviewing the paperwork beforehand, in case you might receive a reminder phone call or, if you're not sure, clarify whether you have this insurance or not so that you're better prepared in case you get a scam call,
- If you do have appliance insurance and you receive a call like this, ask the caller questions to confirm which company they work for, what the policy number is, which item this particular policy is for, who the named policy holder is and what the address is on the policy. Be sure to obtain specifics in their replies, not responses like "you are the policyholder" and "your home address",
- If the caller cannot give you specific answers, if you have no such policies or you become concerned in any way that the call may be a scam, simply follow D&G's advice and HANG UP. Don't waste your time and breath with these callers, simply hang up,

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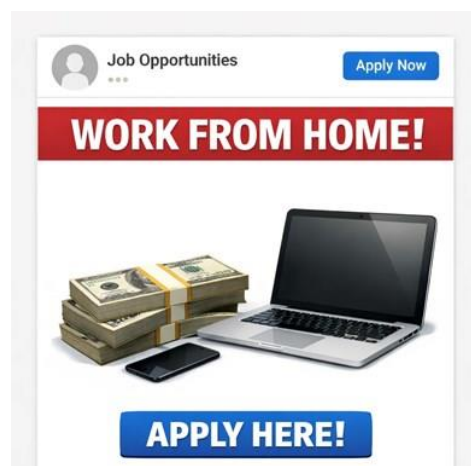
- If you care for someone who you think might be targeted by this type of scammer, a regular, innocent conversation with them about any phone calls they may have had recently might help clarify if they have had any suspicious calls,
- If you are pestered by high pressure sales calls or scammers, please consider contacting your telephony provider about their call interception services to cut them out. There may be a small charge for this though,
- If you or someone you care for receives calls which you think may be an insurance appliance scam, please remember to report the matter to your local Trading Standards office.

### Misc.

In these Bulletins we frequently cover instances of when elderly or vulnerable people are targeted by scammers. However, in a recent article on the Chartered Trading Standards Institute website, consumers were urged to be cautious about scammers targeting youngsters looking for jobs.

The article is reproduced below.

### Warning as Easter Recruitment Scams Target Young Jobseekers



The Chartered Trading Standards Institute (CTSI) is warning of a rise in recruitment scams targeting young people.

With rising youth unemployment, young people are increasingly looking for quick summer jobs online. Understanding this, fraudsters are advertising fake job opportunities on social media platforms and messaging services such as

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WhatsApp, often promising flexible hours and quick earnings. However, these advertisements are designed to harvest personal and financial information.

Victims are often asked early on to provide identity documents and bank details. In some cases, they are also told they must pay an upfront fee for 'office' or 'IT equipment' to enable them to work from home. The job does not exist and, once the payment is made, the supposed recruiter disappears. Their information may then be used to recruit them as "money mules", individuals who unknowingly help launder money by having funds paid into their bank accounts and transferring it on for a small commission, a practice sometimes referred to as "squaring".

Others may be asked to receive and forward parcels that contain stolen or counterfeit goods.

CTSI warns that acting as a money mule or squaring can have serious consequences. Young people may find their bank accounts frozen or closed and could face criminal investigation, even if they believed they were taking part in legitimate work.

Katherine Hart, CTSI Lead Officer for Doorstep Crime, said: "Scams can affect anyone at any age, but the rise in 'quick cash' job advertisements targeting students and young people is extremely concerning. I'm particularly worried about fake adverts that may harvest personal data and expose people to identity theft, but I'm equally alarmed by the risk of individuals being unknowingly recruited into criminal activity. It's never been more important to stay vigilant and approach these opportunities with caution, especially as the consequences could lead to more serious issues.

Consumers are advised to take simple precautions:

- Research any company offering work and check that it has a genuine UK presence,
- Be wary of roles advertised only through social media accounts, and offering easy money,
- Never accept money into your bank account to pass on to someone else and never share bank details or identity documents with unverified contacts.

Anyone who believes they have been targeted should stop contact immediately, inform their bank without delay and report the matter to the police or [Report Fraud](#) (previously Action Fraud). Where possible, take screenshots of adverts and messages to assist enforcement action.

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Victims should not feel embarrassed; these scams are designed to exploit trust and usually present themselves with a sense of urgency or secrecy.

Consumers who believe they have encountered one of these scams are urged to contact one of the following: in England and Wales, contact the Citizens Advice Consumer Helpline on 0808 223 1133. In Scotland, contact Consumer Advice Scotland on 0808 164 6000. In Northern Ireland, contact Consumerline on 0300 123 6262.

### **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 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 Consumer Advice Scotland at <https://consumeradvice.scot/contact/> or call them on 0808 164 6000.

For urgent Trading Standards matters or doorstep crime matters, contact Aberdeenshire Council's Trading Standards at 01467 537222 or via [tradingstandards@aberdeenshire.gov.uk](mailto:tradingstandards@aberdeenshire.gov.uk)

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

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



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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](mailto: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](#).

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