Aberdeenshire
COUNCIL

From mountain to sea

Trading Standards Scams Bulletin No. 140

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 elderly resident in the Banff & Buchan area recently had a couple of men come to his door recently and offer to do work in his garden. Due to having mobility problems and no family living nearby to help, they discussed some work being done and a four figure some was subsequently agreed for this work.

The men set to work immediately and over the next couple of days they did some tidying up, digging and planting for the resident. During this period, one of the men told the resident that the cost of the work would be more than had been agreed, an increase of almost half again to the original sum.

At the end of the work, the men asked for payment in cash but the resident advised that he did not keep that amount of cash in the house, so the men 'offered' to take him to the bank to withdraw the sum. The men also told the resident to tell bank staff that the withdrawal was for a holiday.

Once at the bank, the resident tried to withdraw cash and when speaking to the bank teller, admitted that it was to pay cold callers. The bank teller did the right thing and, as per the Banking Protocol, contacted the Police and reported the matter.

As a result of this, the two men were spoken to by Police and no money was paid. As the resident's front garden was somewhat untidy and he kept his disability scooter parked at the front of the house, despite their denials, it is almost certain that these men knew the resident was vulnerable and disabled.

Some points to note:

- As always, Trading Standard's advice is never to accept any offer from any cold caller at the door. You don't know who they are or whether they can actually deliver what they promise or if they even intend to try,
- Remain firm but polite and tell them "Thanks, but no thanks",
- Don't get drawn into a discussion or an argument about the matter, say no then step back and close and lock the front door. Don't wait for their permission to do this,
- Don't discuss money with any cold caller at the door, whether this is for the price of goods or services or how much or how little you keep in cash at home. As soon as a cold caller starts to speak about money, change the subject to the weather, the news or tell them that you don't deal with money, that someone else does and that someone isn't at home right now,
- The large increase in cost part-way through the work being completed is a classic rogue trader tactic. Once the resident is committed, is perhaps getting a bit anxious about it all and just want the work finished, the price goes up, often very substantially,
- Likewise, the taking of a resident to a bank or ATM for cash is a classic tactic of the rogue trader, so they can get paid as soon as possible then they can disappear with the cash. This should be seen as a real red flag,
- When a customer goes into a bank and asks to withdraw a large sum of cash, bank employees are trained to take the customer to a private room for a one-to-one chat to clarify what the cash is for. (Customers can also request this.) This is not because the bank staff are being nosy; this is them trying to ensure that their customer is not being scammed by cold callers or rogue tradesmen. This act is also the basis of the Banking Protocol which has been in place for several years now and has saved many people substantial amounts of money. The Protocol isn't perfect and hasn't always worked in every case, but it has in most cases. This is also a resident's opportunity, when speaking to bank staff, to ask for help rather than lose a large sum of cash to a scammer,
- Clearly, these men were aware of the Protocol as they told this resident to tell bank staff that the money was intended for a holiday, further showing that they were rogues,
- If the cold caller takes a resident to an ATM instead, the resident can deliberately put their PIN number into the ATM incorrectly 3 times and the ATM will withhold it, thereby preventing a withdrawal and buying the resident time to seek help. The resident should tell the cold caller that they will get the card back to make payment in a couple of days or offer to pay by cheque, again buying time for the resident to get help from the Police, Trading Standards and/or the bank,

- If anyone is concerned by incidents like this one, please contact your local Trading Standards office for advice on how to deal with them.

Scams etc.

BT Phone scam
One resident in the Formartine area recently received a phone call from a male with a foreign accent claiming to work for BT.

This male advised the resident that he could get the resident a 20% discount on his phone bill but that to achieve this he would have to ask the resident a few questions. The caller asked the resident for his date of birth and then ran off a series of numbers which he claimed were the resident's bank card details. The caller then asked the resident to confirm these numbers were correct and to confirm the 3 digit security code on the back of the bank card. The resident stated that he doesn't use the phone much so a discount wouldn't matter much to him and, rightly, he declined to confirm anything. The caller became quite annoyed at this so the resident told him to 'get lost' and hung up.

The resident then used the 1471 service to obtain the caller's number. It began 0151 7051 *** then he reported the matter to Trading Standards. Our enquiries are ongoing.

Some points to consider:

- BT had nothing whatsoever to do with this scam. Its good name was simply being used by this scammer to lend credibility to the scam,
- Clearly the 20% discount this caller was offering was not realistic and far too large to be credible,
- If BT had been able to offer a genuine 20% discount to customers (and this is a big discount) they would use a mass marketing tactic such as flyers, TV adverts or similar to alert customers, not phone them up individually. This was simply the hook to snare a victim and is not how BT operate at all,
- The questions about a date of birth and 3 digit security number was the caller fishing for information. The bank card details he reeled off would probably have been wildly inaccurate and his next question would have been for the genuine details, to 'update' or 'correct' the information he held,
- His real intention would be to obtain the resident's personal and bank card information to then commit financial crimes with that information,
- A check on the caller's number confirms that it is a landline based in the Liverpool area and on the reverse phone call look-up service Who Called

Me, this number had been looked up over 1000 times and held 33 reports against it for BT impersonation phone scams. Wisely, the resident did not call this number back,

- As with any cold caller on the phone, until you are absolutely certain of who you are dealing with please do not reveal any personal details to the caller and never reveal any banking details to any cold caller,
- If you suspect that you are receiving a scam call, unlike in the past where some people liked to keep the scammer talking on the phone to waste THEIR time, these days with the advent of AI we now recommend that you should not do this but keep your answers as brief as possible and the conversation as short as possible as AI can now record your voice and, from that conversation on the phone, generate a completely fictitious conversation in real time with someone else which sounds exactly like you, all to commit crime. If you suspect a scam call of any sort, simply hang up immediately without saying a word,
- If you are a BT Call Protect customer on their digital network, if you get a call which is a scam or spam, end that call then dial 1572 and when prompted by an automated voice, press the number 1 and that sends the last caller's number to your junk list and their number will be blocked until you unblock it. Any further calls will automatically be sent to your answering service. You can store up to 100 such numbers at any one time,
- If you think you've been the victim of a scam phone call, please contact your local Trading Standards office for advice.

Stop Press

Trading Standards have recently become aware of a number of reports from across the North East of people getting phone calls from callers purporting to work for telecare companies who are offering replacement telecare services due to the switchover from the old analogue telephone system to the new digital internet based system.

Some of these calls appear to be deliberately stoking fears about the switchover and people's concerns about continuing to receive a telecare service. Some residents have been advised that new telecare equipment is being issued and sent out through the post. These callers have then gone on and tried to obtain resident's personal and banking details to pay for the equipment.

Some of the caller's number which have been reported to us have been found on Who Called Me to be linked to phone scams.

If any of our readers are customers of a telecare service or support someone else who is and you are concerned about the switchover our advice is to firstly approach your existing provider for clarification about the switchover.

And, as with any other cold caller on the phone:

- Never give out your personal information to a cold caller,
- Never divulge your bank card, bank account, credit card or other information to a cold caller,
- The equipment these callers claim to have sent out, in truth, does not exist. It is a lie,
- If you receive such a call, please don't be pressurised into making an immediate decision about this matter,
- Instead, speak to someone you trust about it or contact Aberdeenshire Council for advice.

Misc.

Police Scotland recently reported a rise in investment fraud and released the following message to the general public. We believe that it is worths sharing with our readers. It is reproduced in full below with their kind permission:

Police Scotland is urging members of the public to exercise caution following a rise in sophisticated investment fraud.

Fraudsters are increasingly targeting individuals through convincing online advertisements, social media campaigns and unsolicited cold calls, often promising high-yield returns with little to no risk. Victims across the North East have reported losing significant sums of money to fake cryptocurrency schemes, fraudulent share offers and cloned websites mimicking legitimate financial firms.

Officers are reminding the public that if an investment opportunity sounds too good to be true, it almost certainly is.

Police Scotland strongly advises everyone to follow these steps before parting with any money:

· Never rush into an investment. Take the time to independently investigate the company, look for independent reviews and check backgrounds.

· Always verify that the firm or financial advisor you are dealing with is fully authorised by the Financial Conduct Authority (FCA). You can check the official Financial Services Register online before making any commitments.

· Be highly suspicious of high-pressure sales tactics, unexpected contact out of the blue, or guarantees of guaranteed high returns with zero risk.

· Scammers frequently build professional-looking websites or use fake branding. Always cross-reference contact details through official registry channels.

Investment fraudsters are professional, manipulative and will go to great lengths to appear legitimate - sometimes even showing fake profits on a dashboard to trick you into investing more. Always stop and think, do your research and check the FCA register. Protecting your hard-earned money starts with making sure you know exactly who you are dealing with.

You can check if a firm is genuine or view the FCA's warning list of unauthorised companies by visiting register.fca.org.uk

If you believe you have been targeted by an investment scam, contact your bank immediately using a known official number (such as the one on the back of your card) and report the incident to Police Scotland on 101.

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 trading.standards@aberdeenshire.gov.uk

Aberdeenshire COUNCIL

From mountain to sea

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.

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