Door-to-Door Fraud Fraud Advice

Door-to-door scams involve criminals knocking on your door and unexpectedly offering products or services. Fraudsters convince you to pay for goods or work which is often overpriced, of poor quality or is not even carried out. In many cases, this work is not necessary. They may use intimidation and pressure you to make quick decisions so that you agree to their demands.

Criminals may try to convince you that work is urgently required and the price they are charging is fair. They will put pressure on you to have the work done immediately and may ask for payment upfront. Often the work is not completed, or if it is, the work is to a poor standard. You may also be overcharged for any work done.

They can use deception to convince you:

- Claiming they were working on a neighbours' address and noticed you need work completed and they have left over materials.
- They may inspect areas you can't access, for example the loft or roof and show you photos or videos claiming they are evidence that you need the urgent repairs.
 Beware of these tactics as these images may not even be your property.
- They may throw water down when you are not looking to indicate you have 'damp'.

They may be insistent you pay in cash immediately or put down a deposit, even offering to take you to the bank to get the money. If you do this, they may continue to find reasons for you to pay more money.

Some callers will be legitimate. Gas, electricity and water companies may visit to read your meters. Charities may visit to ask for donations and council officials may contact you regarding local issues. Always ask for identification and tell them to wait outside whilst you check this by calling the company or speaking to a relative or friend. If you are calling the company, don't use the phone number on the person's ID card).

How to protect yourself

Always check their identity. If you are not happy about a person's identity, do not let them into your house under any circumstances.

Never leave your front door open/unlocked and unattended, so a second individual can't enter without your knowledge.

Take time to consider your options and research costs from other providers. If in doubt contact your local Trading Standards.

If you feel pressured by any cold caller, have the confidence to be firm and say no. Call the citizens advice consumer helpline following a doorstep caller on 0808 223 1133.

REMEMBER - Take time to consider your options. Don't be pressured into making a quick decision.

CAUTION - Never pay upfront for goods or services you have not received.

THINK - Are they a legitimate company? Why haven't they given you a written quote?

Push Payment Fraud

Online banking makes managing money easier for the general public, however criminals are taking advantage of this ease of banking and using it to defraud the public.

Criminals can pretend to be from somewhere official, for example, your bank, or the tax office. They contact you via email, phone or social media, and then warn you of fake suspicious or criminal activity on your bank account. They state that they've set up a safe account for you to transfer your funds into. However, this is actually their account.

How to protect yourself

Be suspicious of a call out of the blue from someone claiming to be from a position of authority.

Take down the person's details (name, authority, department, branch etc.) and verify using independent source contact details.

A genuine official from the Police, your bank, HMRC or any other trusted authority will NEVER call you to ask you to verify your personal banking details, PIN or password, or threaten you with arrest.

Never transfer money into another account unless you are 100% certain of the owner of the account.

Your bank will never set up a "safe" account for you.

If you are a victim, contact your bank as soon as possible, as they may be able to help stop the transfer.

Watch our video on Impersonation Fraud at www.met.police.uk/littlemedia.

REMEMBER – Your bank will never set up a "safe account".

CAUTION – Unless you definitely know who the account belongs to, it might not be safe.

THINK – Who told me this account was safe? Have I checked their identity?

Other Consumer Non Investment Fraud

Sometimes businesses use deceptive business practices that can cause their victims to suffer financial losses.

The victims believe they are participating in a legal and valid business transaction when they are actually being defrauded. Fraud against consumers is often related to false promises or inaccurate claims made to consumers, as well as practices that directly cheat consumers out of their money.

How to	protect y	ourself/
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☐ Research the company before purchasing goods or services.
☐ Use Companies House to find out how long they have been trading.
☐ Ensure you use trusted, reviewed companies.
☐ Avoid using direct bank transfers when purchasing items online, instead use a credit card.

Remember:

Your bank, the police, or tax office will **never** ask you to attend your bank, withdraw, transfer or pay money over the phone or send couriers to collect your card or cash. Nor would they ask you to buy goods or vouchers.

This is a scam.

- **1. Hang up** (Never give details or money following a cold call)
- 2. Take 5 (Seek a second opinion, tell someone what has happened)
- **3. Verify** (if concerned, contact the company via a pre-confirmed method)

All of our videos and electronic leaflets can be found on the following link; www.met.police.uk/littlemedia

Free cyber advice can be found https://www.ncsc.gov.uk/cyberaware/home

STOP

Taking a moment to stop and think before parting with your money or information could keep you safe.

☐ CHALLENGE

Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

☐ PROTECT

Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

Where to Report a Scam:

If you think you have been scammed, contact your bank first by calling 159

How it Works; 159 works in the same way as 101 for the police or 111 for the NHS. It's the number you can trust to get you through to your bank safely and securely every time. So if you think someone is trying to scam you into handing over money or personal details – stop, hang up and call 159 to speak directly to your bank.

Always report; scams, fraud and cyber-crime to Action Fraud, either online at www.actionfraud.police.uk or by telephone on 0300 123 2040.

Subscribe to the "Which" Scam Alert Service where you can receive free updates on current scams being used. Copy this link into your search engine https://act.which.co.uk/ and locate "Scam Alerts newsletter" to register your details. Which will then provide practical advice to keep you one step ahead of fraudsters.

Get advice and report it to Trading Standards through the Citizens Advice consumer service on 0808 223 1133 or online advice at **www.adviceguide.org.uk**

The Citizens Advice consumer service provides free, confidential and impartial advice on consumer issues. It is important that all complaints are referred to the Citizens Advice consumer service as they maintain a national database of complaints that provides an invaluable source of information and intelligence to the trading standards community Details of all consumer enquiries, dealt with by the Citizens Advice consumer helpline, are made available to Trading Standards

Report a text message you think is a scam - most phone providers are part of a scheme that allows customers to report suspicious text messages for free by forwarding it to **7726**. If you forward a text to **7726**, your provider can investigate the origin of the text and arrange to block or ban the sender, if it's found to be malicious.

Report an email you think is a scam - If you have received an email which you're not quite sure about, forward it to **report@phishing.gov.uk**

If you've been scammed through the post - Royal Mail investigates postal scams. If you've received something in the post you think is a scam, send it to 'Freepost Scam Mail'. Include the envelope it came in and a completed scam mail report. You can download a scam mail report from Royal Mail or call them and ask for a form and pre-paid envelope If the scam involves financial services - If the scam involves cryptocurrency, investments, insurance or pensions, report it to the Financial Conduct Authority - 0800 111 6768 Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Online learning available

https://www.friendsagainstscams.org.uk/training/friends-elearning