Aberdeenshire COUNCIL

From mountain to sea

Trading Standards Scams Bulletin No. 141

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

A resident in the Formartine area recently contacted Trading Standards to advise that she had had a cold caller at her front door several weeks before. This cold caller claimed to be a gardener and offered to lay a membrane and gravel over the resident's garden to make it a bit more low-maintenance. They then agreed on a price of just over £1500 and the resident made a part-payment to the cold caller for materials via a direct bank transfer from her bank account to his personal account.

Shortly afterwards the cold caller came back and laid the membrane across the specified area, then covered it with gravel. The resident then made another payment to the cold caller's account to settle the price and the cold caller left, never to be seen again.

A couple of weeks later, it became obvious that the cold caller had made a botch of the job when substantial amounts of grass and weeds were seen to appear at the edges and joints of the membrane. Unfortunately, the resident did not have any contact details for the cold caller to call him back to fix this, so reported the matter to Trading Standards.

Some points to note:

- Our advice remains the same, please do not engage cold callers who come to your door. You simply have no idea who they really are and what their true intentions are,
- As always, please remain polite, thank them for their concern but say “thanks but no thanks” or “I already have someone who can do that for me”,

- Never discuss money with a cold caller on your doorstep,
- If you think your garden needs some work done, be proactive; speak to friends, family and neighbours to see if they have had similar work done, who did it and how satisfied they were with the end result?
- Alternatively, you can try the Aberdeenshire Trusted Trader list for a fully vetted tradesman,
- Try to build up a short list of traders, discuss the work with them, seek estimates from each and try to assess each to see who would be the best fit for you,
- Please DON'T go looking for suggestions for tradesmen on social media,
- In this instance, this cold caller did not provide the resident with a written estimate in durable form' before the work started, incorporating his business name, address, phone number, company number and VAT number if he paid VAT,
- Additionally, he started the work straight away without advising the resident of her right to cancel within the first 14 days after the work had been agreed,
- Similarly, he did not provide an invoice to the resident after the work was finished, so the resident had no real idea who actually had done the work,
- The first payment was paid into a personal bank account rather than a business account before the work started (the second payment was paid into the same account once the work was finished). This can sometimes be a sign that the cold caller is trying to avoid tax liabilities,
- The points about the lack of a written estimate, the notification of the right to cancel and the first bank payment going into a personal account before the work had started should have been red flags that perhaps the resident was not dealing with a bona fide tradesman and should have made her reconsider,
- If you think you've been the victim of a cold caller, please call your local Trading Standards office for advice.

Scams etc.

Phone/PPI scam

Another resident in the Formartine area was at home recently when she received a phone call from a lady with what was described as an Indian accent. This caller knew the resident's name and some of the resident's background.

The caller explained that she was calling about the PPI scandal with an offer to act on the resident's behalf in seeking compensation. The resident expressed a mild interest in pursuing this so the caller advised that she would have her boss call her back.

(The PPI scandal relates to the mis-selling of personal protection insurance (PPI) which continued over many years. The insurance was supposed to provide customers with insurance cover on financial products like loans, credit cards and mortgages in the event that they became ill, unemployed or were in an accident. It was found that in many cases lenders were selling these PPI policies as part of the financial product to customers who didn't want them, didn't know they were buying them or wouldn't be able to claim on them anyway. These lenders were also paying themselves huge commissions on these sales. The PPI scandal was the biggest financial scandal in UK history and banks had to pay out in excess of £35bn in compensation to consumers)

A couple of days later a man with an Asian accent called back and advised he was the first caller's boss. He advised that the resident could claim back over £3000 in compensation but that he would have to pay an up-front fee of £200 for a certificate authorizing the claim. The resident told this man that he would think about it. This man said that he would call back in a couple of days.

However, a couple of hours later he called back again to see what the resident had decided. The resident told the man that he was still thinking things over. The caller replied by saying that he had to decide that day. He then became quite pushy about the matter, saying "it's now or never". The resident advised that he was concerned that the matter might be a scam and at that the caller hung up.

The resident later reported the matter to Trading Standards.

Some points to note:

- Although the PPI scandal was the biggest financial scandal in the UK, the Financial Conduct Authority's cut off date for claiming compensation was in August 2019,
- The resident was wary enough of the scam from the start that she noted the numbers which were used to call her (a different number each time). A check on the reverse look-up service Who Called Me on these numbers revealed that they had been looked up hundreds of times in the recent past by people and were linked to finance scams,
- The promise of the £3000 compensation pay-out was the bait for the scam but it never existed. The real sum was the £200 the scammer was trying to cheat the resident out of for a worthless or even non-existent certificate,
- The male caller's impatience was his downfall. It was what pushed the resident to say no. Had he been more adept and showed more patience, it may have led to a different outcome,

- As with any phone cold call, you really have no idea who the caller is and what their true intentions are, no matter what they say. They may claim to be anyone or anything but may be no more than a liar,
- The safest option to a cold caller is simply to remain firm but polite, say “No thank you” and hang up,
- Please, never reveal any further personal information to a cold caller and never divulge any bank card, bank account or credit account information with a cold caller – and never discuss money with them,
- As always, please continue to report calls like these to your local Trading Standards office so that we can alert other people.

Misc.

As readers may already know Trading Standards visit community groups all across the Shire to provide talks about scams; how to spot them and how to avoid falling victim to them, very similar to the content of these Bulletins.

One thing which is frequently raised is when someone answers the phone, only to hear silence then the dial tone, and what this means. Briefly, this is usually the sign that you have been called by a computer called an autodialler operated by a sales team or scammer but have been too slow to answer the phone so the computer has ended the call as you have lifted the receiver.

If you click on the following link you will be taken to a YouTube video - Why Scammers Stay Silent for 3 Seconds When You Pick Up where the presenter will explain the matter in some detail. Please note though that the terminology he uses may differ from what we are used to in the UK, but the tactics used by the scammers are the same.

In a nutshell, the advice provided is this:

- When you answer a phone call from an unknown number, say ‘hello’ once only and wait for a reply. Please don’t say anything after this (and please don’t give out your phone number instead of saying hello),
- A sound tactic is simply to let the call go to your voicemail, so that you can vet the call in peace and in your own time. As they say, “if it’s important, they’ll leave a message or call back”,
- Never press 1 or any other number on your phone in response to a call from an unknown number,
- Never use the word “yes” when replying to an unknown caller. Like the children’s game, use alternatives such as “I do”, “I do not” etc. as scammers may take advantage of this,

- If you answer the phone and hear just silence, just hang up. Nothing good is about to happen and hanging up is the best option.

All of these points are explained in greater detail in the video.

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

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.

Aberdeenshire
COUNCIL

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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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