

# How To Protect Yourself From Scams and Frauds in Harpenden (and beyond)

- Susan Shanahan
- Hertfordshire CC Trading Standards



**TO STOP FRAUD™**

# What we'll cover

But it's only a  
scam

Common  
current frauds

How to keep  
safe

Who and how  
to refer

What can  
Trading  
Standards do?

Questions?

But it's only a scam...



# Doorstep Crime 1

- Commonly drives, roofing/ guttering, trees
- Dusters and ironing board covers
- Cold call /flier/ “trusted” trader sites
- Can’t say no/ convenience
- Unnecessary / poor quality work
- Increasing and extortionate prices
- Intimidating and aggressive
- Repeat targeting



# Doorstep Crime 1 – How to stay safe

Don't use cold callers or fliers

Get a 2<sup>nd</sup> opinion if the job bounces

Look out of a window, don't open the door

Use **PERSONAL** recommendations

Use the TS good trader scheme

Get written quote. Don't pay upfront.



# Current Scams – Doorstep 2

Solar panels, wallcoatings, new boiler, loft insulation, green energy / energy efficiency

Monitored alarms, mobility aids

Doing a survey, demonstration only, no obligation to buy, we've got someone in the area...

Invited after a cold call phone

High pressure sales, extortionate costs

Misleading verbal claims



# Doorstep Crime 2- How to stay safe

Don't ever agree to a cold caller visit

Solar panels – don't believe what cold callers tell you

Ask about cancellation rights length

Have someone with you during the demonstration

Don't sign up at the visit, take your time

Do your own research

Don't be rushed

Don't be rushed

Don't be rushed



# What can Trading Standards do?

Duty Officer-Intervention by officers has saved Hertfordshire residents on average £100,000 per year

If work is still taking place, we can come out to speak with the resident and the trader.

If within cooling off period for items, we can check paperwork and if possible ask for a full refund.

Recommend good traders – work with Which?

Prosecute

# Postal Scams

Dear winner

Congratulations

Sworn to secrecy

Important document

Time sensitive

Guaranteed winner

Prize confirmed

Cheque ready



# Postal Scams –How to stay safe

Tick boxes to  
stop details  
being sold on

Beware ads in  
the back of the  
papers

Edited version  
of electoral roll

Be careful of  
excess charity  
mailings

Send back  
unwanted  
mailings – no  
stamp required

Coin collections  
on approval

# What can Trading Standards do?

- Visit and listen
- Take away mail
- Contact trader to stop mailings
- Contact trader to return goods and obtain refunds
- Prosecute





# Current Scams -Telephone Scams

- Automated calls – press 1 eg Amazon Prime, Visa, HMRC, delivery texts, Bank/Police
- All straight frauds, report to the Police using Action Fraud
- White goods warranty scams/ call blockers/ vitamins/ will writing services/ loft insulation report to TS or the Police
- Frequent, call centres abroad, caller hanging up if different voice, card details on phone

# Telephone Scams –How to stay safe

Get caller display – it's free

Get free call blocking from phone provider

Buy phones with in built call blocker

Don't believe bank or police calls

Use the answerphone

Tell cold callers nothing – don't answer surveys

# Telephone Scams – what can TS do?

- Visit and listen
- Intervene with a trader
- Lend a callblocker
- Make referrals to partners eg Age UK re loneliness, fire service for smoke alarms, ACS for care and support needs,
- Prosecute





# How and Who to refer concerns

- Crime in progress- aggressive trader on premises, telephone fraud in progress. Call 999
- Straight fraud – lying over the phone, bank frauds report to the Police via Action Fraud 0300 123 2040 or [www.actionfraud.police.uk](http://www.actionfraud.police.uk)
- If goods and services are involved, ring Trading Standards via Citizens Advice 0808 223 1133
- The Bank! Stop the payment asap ( but remember the 5 minute rule!)

# One last thing...

- Don't pay upfront
- Realistic staged payments
- Test bank transfer details – small amount
- Use a credit card £100+ - £30,000 cover
- Password scheme
- Copycat sites
- Locksmiths
- APP and CRM (we love abbreviations!)

# Questions?