



Information Network Bulletin

Edition 1

2017/18

Welcome to the latest edition of the Information Network Bulletin brought to you by Croydon Council's Trading Standards team.

In addition to general news from the team, it includes details of some of the latest scams and fraud alerts which we have become aware of in recent months.

We hope that you find it useful.

On-line Sellers Beware

An elderly Croydon resident recently decided to free up some space at home by getting rid of an unwanted table and set of chairs. She advertised it on-line and was soon approached by email, by a prospective purchaser who seemed very keen to buy them.

They exchanged a few emails and quickly agreed a price, but our seller thought it strange that the purchaser was not interested in viewing the furniture before purchase. When she asked them why this was, the 'woman' emailed that she too was elderly, had a number of disabilities and was in a wheelchair. She said that the furniture was actually for her son.

The seller had stated in the advert that the purchaser must collect the items and had intended to be paid at the point of collection. However, the purchaser pushed her into setting up a Paypal account for the sole purpose of taking her payment, stressing that it was a simple and safe way to take payment. She said that she would arrange for a courier agent to collect the furniture and would be in touch.

She then emailed to say that the courier would only accept payment by Moneygram, and that because of her disabilities, etc, she could not get to the shops to arrange this. She said she had added the £200 for the courier and the £20 Moneygram charge to the amount sent to our resident's new Paypal account, making it a total of £570 paid. She then told our seller to send £200 by Moneygram to the courier and gave a name and address for him.

Our resident received an email apparently from Paypal stating that £570 had been deposited, but fortunately, she did not have the time or cash available to send the Moneygram at that time. The purchaser emailed her giving a very precise explanation about how to send a Moneygram. The resident explained that she was reluctant to become so involved in the courier process.

The purchaser started to put pressure on her, stating that Paypal were holding her money and that they would not release it to the seller until the courier received the £200 Moneygram. The seller even received an email purporting to be from the Paypal legal department saying she must send the Moneygram. Then she received another email, this time signed by the president of Paypal, again saying she must send the Moneygram and even giving the name and address of the man it had to go to!

At this point our resident realised that it was a scam. The Paypal emails were faked, no money had been sent by the purchaser. It was all a ploy to scam her out of the £200 that she was supposed to send to the 'courier'.

Report fraud to Action Fraud - the National Fraud and Cyber Crime Reporting Centre 0300 123 2040

CROOKED LETTING AGENT JAILED FOR KEEPING CLIENTS' DEPOSITS

A letting agent – described by a judge as being “thoroughly dishonest” – has been jailed for 19 months after making off with thousands of pounds of clients' holding deposits.

The trial of Thirugnaneselvam Damayantharan, of Demesne Road, Wallington, came about after months of detective work by officers from Croydon Council's trading standards department. Proceedings started late February with the defendant denying two charges of fraudulent trading, and were expected to last five weeks.

However, he changed his plea to guilty on Friday 3rd March after Croydon Crown Court had heard evidence from some 20 of his victims detailing how he had taken holding deposits and failed to return them when the proposed property rentals had fallen through.

Damayantharan ran two letting agencies – See Own Properties, in Airport House, Purley Way, and My Lawn Estates, from several Croydon addresses, including Lansdowne Road – over six years, taking holding deposits from prospective tenants, sometimes more than one for the same property, sometimes for properties which he had not been appointed to let, and had failed to create tenancies or return the deposits.

The amount fraudulently received from the 33 transactions was £15,085 and related to properties across and beyond Croydon. The court heard that Damayantharan took the deposits – ranging from £300 to £1,449 – from would-be tenants saying the money would be held while credit reference checks were made.

As the projected move-in dates came and went, Damayantharan would stall his clients with tales of delays on the checks being carried out, or that the landlord had elected to not proceed with the rental. Repeated refund requests were eventually completely ignored by Damayantharan.

His Honour Judge Gower told Damayantharan: “Before you changed your pleas, the court heard evidence from more than a dozen prospective tenants. All painted a similar picture.

“You were quick and efficient at relieving them of their money, if necessary by driving them, there and then, to cashpoint machines. Some have spoken of being made to feel rushed.

“Thereafter, they found it increasingly difficult to make contact with you, as the time for commencing the tenancy in their home grew ever nearer. A variety of different excuses were put forward by you as to why they were not able to move in.

“Only one prospective tenant managed to get back the whole deposit, but it took a considerable time and a great deal of persistence. The majority got nothing.

“The way you operated was thoroughly dishonest.”

Damayantharan is disqualified from being a director of any company for a period of five years.

Four years' jail for 'builder' who conned homeowner out of almost £122,000

A rogue painter and decorator who lied to, deceived and conned a Sanderstead homeowner out of £121,901 over the course of 18 months has been jailed for four years and three months.

The hefty sentence was handed down to Stuart Ackerley, 55, of Park Lane, Netherne Village, at Croydon Crown Court after he had changed his plea three days into his trial in April, admitting four of the nine charges he faced.

The court was told that the campaign of deceit and intimidation started in November 2013 when Ackerley, who traded as Northern Property Services and Northern Builders, visited the resident's home for payment for work he had completed on another property owned by Mr Gavali. Ackerley convinced the homeowner that improvements to his home would see it increase in value.

Assured that Ackerley had 30 years' building experience, and remembering that his invoice indicated he was a member of the Guild of Master Craftsmen, the householder gave him the job of carrying out the improvements.

Ackerley's first suggested tasks were the urgent replacement of the roof and repointing of a wall, the cost of both jobs and related scaffolding exceeding £10,000. The work to the roof had barely started before Ackerley was finding other jobs to do in the house. He said the chimney was crumbling and in such bad condition that it could collapse, he quoted £9,000 for the repairs.

Thinking Ackerley's advice was honest and professional, the homeowner agreed to the demolition and re-building of the bedroom walls containing the "crumbling" chimney stack, handing over £20,000.

Over the course of the year from June 2014, Ackerley convinced his victim that a number of jobs were necessary, some because, so he claimed, it would be dangerous not to do them.

They included the enlargement of the patio and repairs to a brick-built shed in the garden; the continuation of works to the house that had not been completed, due, according to Ackerley, to more money being needed; the purchase of new radiators, doors, windows and associated materials; and even jobs that Ackerley started without seeking approval. Each new job was accompanied by a demand for cash, often in amounts of tens of thousands of pounds.

Analysis of Ackerley's bank account revealed that between February 2014 and May 2015, he bought a car, went on multiple holidays and spent freely on eating out, items of jewellery and other non-essential items.

Passing sentence, Her Honour Judge Smaller told Ackerley: "Your behaviour is nothing short of disgraceful. You turned the house into a dirty, dusty, cold building site. At no point, through either the trial or the sentencing, have you apologised."

Andy Opie, the council's director of safety, said: "This is a terrible case of a corrupt and heartless builder taking complete and repeated advantage of a vulnerable and trusting householder, creating months of unnecessary work for himself and doing damage to the house that cost thousands to put right.

"Our trading standards officers have done a great job in bringing this case to court, which has resulted in Ackerley being sent to prison, where he can cause no more misery to other unsuspecting residents."

Older or vulnerable people in particular are being targeted by rogues claiming they need to urgently do work to victim's properties – often their roof - due to them being damaged or damp. They will proceed to cause damage, do minimal work and charge extortionate prices for work that did not need doing.

Advice from Trading Standards

If somebody knocks at your door telling you that you need work doing or asking if you need work doing, politely tell them that you will contact a trader through an **Approved Traders Scheme** and that you do not need their services.

Do not let them into your home – use a chain to prevent the door from being fully opened.

Do not give them any money.

Do not agree to them carrying out any work on your property or sign any paperwork.

If you feel threatened or frightened of a trader who is trying to access your home at the time please call the police on 999. If the trader has left and you wish to inform Trading Standards please call Croydon Trading Standards on 03454 04 05 06 or email trading.standards@croydon.gov.uk .

If you feel there may be a problem with your property that needs checking by a tradesman, then we recommend you find a reputable trader through the following scheme:

Trust Mark



TrustMark is the only Government endorsed scheme for trades in and around the home.

We award registered firms with our accreditation after thorough vetting and on-site inspections to ensure the firm is raising industry standards.

<https://www.trustmark.org.uk/find-a-tradesman>

Please share this important information with any elderly or vulnerable people you know. Being made aware of fraudulent traders may just save someone you know from becoming a victim to Doorstep Crime.

For further information please see the Croydon Trading Standards web link below:

<https://www.croydon.gov.uk/advice/tstandards/busadvice/taschemes>

Register with the new Fundraising Preference Service (FPS)



CONTROL YOUR COMMUNICATIONS

Launched on 6th July 2017, the FPS allows you to choose to stop any or all types of direct marketing so you can tailor the way a charity communicates with you according to your preference.

By entering your details on the FPS website, you can choose to stop email, telephone calls, addressed post and/or text messages directed to you personally from a selected charity or charities.

FPS requests are submitted via the website www.fundraisingpreference.org.uk

There is also a telephone helpline service if you:

- do not have access to a computer; or
- need help to complete the online form.

Please call 0300 3033 517

You can register with the website (or via the helpline) and identify the charity/ies you no longer want to hear from. The easiest way to find the charity is to use the registered charity's number, which will be displayed on all of their promotional material. If you cannot find the charity number, you can also search using the charity's name.

You will be asked to provide your name and relevant contact information so that you can be matched to the charity's records and the communication can be stopped. All personal information entered into the FPS website will be secure and confidential. You will receive a reference code for the request.

Once all details have been provided and the request submitted, the FPS will send an automatic email to the charity/ies, with a 28 day deadline to remove your details from direct marketing lists.

Further information can be found on the FPS website www.fundraisingpreference.org.uk

Fake BT Bill contains banking malware



A new fake email claiming to be from BT is attempting to trick victims into automatically downloading Dridex banking malware.

The emails entitled 'New BT bill' contain a link that automatically downloads a malicious file called 'BT bill.zip' once clicked. What makes this scam email unique is the Dridex malware starts downloading without a webpage being opened.

Once installed, the Dridex **malware** is designed to steal personal information such as usernames and passwords by eavesdropping, with the ultimate goal of getting into bank accounts and stealing cash.

If you receive one of these emails do not click on any links. Instead, go to the BT website directly and log in from there to view your bills. BT would never send you an email with an attachment.

Remember that fraudsters can "spoof" an email address to make it look like one used by someone you trust. If you are unsure, check the email header to identify the true source of any such attachment or link.

Additionally you should always update your Anti-Virus software and operating systems regularly.

- BT would never send you an email with an attachment.
- Dridex malware automatically downloads without a webpage being opened.
- This email comes after recent reports about a fake BT email that took advantage of the global WannaCry ransomware attack.

Beware of fraudulent online fundraising pages

- Fraudsters take advantage of terror incidents with fake fundraising pages
- Is your donation going to a registered charity?

Spot the signs

Fraudulent fundraising websites often use topical events, such as a terror incident or natural disaster, to make it look like their charity has been created only recently in response, while the website may also be badly written or have spelling mistakes.

When you go to a donation page, fraudsters can record your credit or bank account details, so if you are unsure, seek **further advice** before donating any money.

Check before you give – advice from the Charity Commission:

- Be more cautious about people collecting for general charitable causes, such as 'for sick children' – make sure you're giving to a registered charity.
- When approached in person by collectors, check whether they are wearing a proper ID badge and that any collection tin is sealed and undamaged.
- If in doubt, ask the collector for more information - a genuine fundraiser should be happy to answer questions and explain more about the work of the charity.
- Never feel under pressure by a fundraiser into making a donation immediately.

Donate to an official page

If you do wish to donate to a recommended appeal, visit the official Just Giving webpage.

If you do not wish to give to the recommended appeal, the Charity Commission urges you to make sure you are still giving to a registered charity. To do this, check for a charity registration number. You can verify this on the register of charities.

Trading Standards Team wins Mayor's approval



A scheme run by Croydon Council's trading standards team has won praise from the Mayor of London for its pro-active approach to combating knife crime.

*Sadiq Khan's just-published *The London Knife Crime Strategy* outlines a comprehensive plan of action to tackle what he describes as "the immediate threat to safety posed by knife crime in London".*

Among the proposed measures are the intention to offer knife detectors to all the capital's secondary schools, and to ensure tough penalties are imposed on irresponsible traders who flout the law by selling knives to under-age customers, making the streets less safe.

Croydon Council, with partner organisations including the police and voluntary sector, is currently working up an action plan to tackle serious youth violence, including knife crime. Activities will include enforcement, community engagement, education and prevention, and diverting people who are at risk of becoming victims or perpetrators.

The plan will encompass existing measures, such as trading standards' ongoing checking of traders, and the free course it runs offering businesses and their staff instruction on the laws surrounding under-age sales of goods including knives and blades.

It was the trading standards' team's approach in engaging with the borough's traders that won the Mayor's approval.

*Referring to the department's *Do You Pass?* initiative, the 80-page report says:*

Good practice – supporting responsible retailing

Croydon trading standards offers free-of-charge accredited trader training sessions to small and medium-sized businesses in order to help them be more aware of their responsibilities in relation to the sale of age-restricted products, including knives, to young people.

Retailers receive a personal invitation by way of a visit from a trading standards officer, which is followed up by a letter confirming their place on the course. The course lasts for two and a half hours with an exam at the end.

Retailers are also asked to sign up to the Responsible Retailer Agreement, agreeing to the safe and responsible packaging, display and sale of knives.

*Traders keen to take part in forthcoming *Do You Pass?* training sessions can get further information at:*

www.tradingstandards.uk/local-authority-services/age-restricted-sales-do-you-pass

Space is limited, so be sure to book early. The next sessions are on:

- *Wednesday 18 October – 10am to 12.45pm; and 1.15 to 4pm.*
- *Wednesday 31 January – 10am to 12.45pm; and 1.15 to 4pm.*

As indicated, the sessions run for approximately 2 hours 45 minutes, and include a 30-minute multiple-choice exam. These courses are offered free of charge and are available only to small or medium-sized Croydon-based businesses.

*The sessions will also feature a short presentation, unique to the borough, from Public Health Croydon entitled *Protecting children and young people – everyone's business*.*

TOP TIPS TO STOP FRAUD:

NEVER disclose security details such as your PIN or full banking password – banks and any other established and trusted organisation will never ask you for these. Why would anyone want your PIN unless it was to defraud you?

NEVER assume a phone call or e-mail is genuine even if the caller appears to know a lot about you. Fraudsters are social engineers who will draw information out of you without you even knowing that you gave it away.

NEVER be rushed or pressured into making a decision. No financial institution would ever expect you to make a decision on the spot. Take time to consider your actions.



CAN YOU HELP?

Trading standards are interested in receiving leaflets advertising home improvement works that you may receive through your door. We'd really appreciate it if you could either send the leaflet in to us or e-mail a scanned version together with the date that you received it (or a rough date) and where you live.

Send them through to us at:

Croydon Trading Standards

Leaflets

Bernard Weatherill House

8 Mint Walk

Croydon CR0 1EA

Or email a scanned copy to trading.standards@croydon.gov.uk

Are you asked to keep it quiet?

Being asked to keep something quiet should be a **red flag**.



It's important you can discuss any agreements with your friends, family or independent advisors. Often asking you to stay silent is used to keep you away from the advice and support you need in making a decision.

REMEMBER – these are your details, your property and your finances. Don't let a fraudster have access to any of them.

Was this bulletin helpful?

Contact Trading Standards to request a free door sticker advising cold callers that they are not welcome. If you are a victim of scam mail, contact us to receive a free copy of our toolkit on how to avoid falling victim and how to stop the letters.

Additionally, please let us know what you think of this bulletin and what Trading Standards topics you would like to see covered in future editions.

Contact Trading Standards:

Tel: 020 8407 1311

Email: trading.standards@croydon.gov.uk