***Rogue Traders and Avoiding Scams***

**Rogue Traders**

Door to door scams involve criminals knocking on your door unexpectedly offering products or services. Fraudsters convince you to pay for goods or work which is overpriced, poor quality or is not even carried out! Scammers can be charming and appear sincere, eliciting sympathy, or gratitude. They often put pressure on you to have the work done quickly and may ask for payment upfront. They can use deception to convince you:

* Claiming they are working on a neighbour’s address and noticed you need the work and conveniently have the materials to do it
* They may inspect areas you can’t access and show you a photo of evidence you need urgent repairs
* They may throw down water to indicate you have ‘damp’
* They may insist on cash and offer to take you to the bank

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**Bogus Traders** They try to get into your home or obtain personal details by pretending to be someone from organizations such as the council, police, market researchers or utility and phone companies.

**Distraction Burglars** One person may keep you at the front door while another one gains entry to your home from the side/rear.

**Common Signs** A van is parked nearby with workmen in, on, or near your property. Ladders or scaffolding suddenly appear. Trees are suddenly removed or pruned in the garden. Poor quality work visible on the roof, driveway, or property.

***Doorstep Scams - Do’s***

* Always check if caller is legitimate. Gas and Electricity companies always carry identifications. Ask them to wait outside whilst you check this by calling the company or a relative or friends.
* Check other entrances are secured before answering the door, as door-to-door callers can also try to distract you while someone else enters your home to burgle you.
* Consider getting a chain or fitting a door viewer
* Check credentials – e.g. their business address at gov.uk/get-information-about-a-company
* Take time to consider your options for any building works and find out about other tradespeople you can use such as home maintenance or window cleaning
* Before purchasing anything get personal recommendations when looking for reputable traders, or search for one through Trustmark
* Get at least two quotes from traders for building work, and get a written contract before work begins,
* Put up a ‘no cold callers’ sign to deter people

***Doorstep Scams - Don’ts***

* Don’t be pressurised into buying anything on the spot
* Never pay upfront for goods or services you have not received
* In checking ID - Don’t use the phone number on their ID card.
* Don’t make a quick decision
* If you are not sure don’t let them in!

**Bogus Charity Collectors** They use techniques of pressure selling to elicit cash contributions which are then pocketed by the scammer.

***If you feel pressurised at all – have the confidence to be firm and say no!***

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*“A few weeks ago, someone turned up on my doorstep. He asked whether I’d had a new meter fitted, and said if so, he’d need to check the work to ensure that it had been fitted correctly. I asked him for his identification to prove he was representing the power company, and told him I’d need to give them a call before allowing him into my home. He hurriedly left saying he didn’t have time.*

**Courier Scams**

Scammers call you, saying they’re from an organisation such as the bank, police, or fraud investigators, and that there’s been fraudulent activity on your bank card. They may trick you into:

* Handing over your bank card and PIN saying they are going to pass it on to the Police or the Bank.
* Withdrawing and handing over cash
* Buying and handing over high value goods e.g. expensive watches
* Transferring money to a new or a holding account to ‘keep it safe’

You’ll be asked to tell them your PIN or key it into the phone and a courier will then be sent to pick up your card, allegedly so they can resolve the problem with your card. The scammers will then have your card and PIN and can use this to spend your money. Remember Banks and Police will never call and ask you to transfer money

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***Do’s***

* If you’re unsure about a call from the Police, hang up and call 101
* If you’re unsure about a call from your Bank hang up and ring the number on your card, statement or your bank’s website
* Always check the phone line is disconnected before calling back

***Don’t***

* Never transfer funds into a new account on the instruction of an unexpected caller
* Never withdraw money and hand it to a courier or anyone who comes to your door

**Postal Scams**

Scammers commonly contact people through the post. Some victims, particularly older people, receive hundreds of scam letters a week. Common mail scams include lottery as prize draw scams, Nigerian letter scams, clairvoyant scams and catalogue scams.

***Do’s***

* Request permission to remove existing scam mail (consent required)
* Consider Mail Redirection (chargeable through the Royal Mail)
* Consider using Mail Collect - free service offered by Royal Mail where mail is held at local office; collected rather than delivered
* Ensure that any ongoing charitable donations are being sent to genuine charities. Check the Registered charity number against the official Charity Commission’s website.

***Don’ts***

* Don’t pay anyone in advance for a prize or cash sum
* Don’t’ send money abroad
* Don’t send money to someone you don’t know
* Don’t respond to unsolicited post saying you’ve won somethings
* Don’t Send personal of financial details to anyone

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