

Consumer Alerts – June 2021

Property Repairer Scams

Lancashire Trading Standards is receiving a spate of complaints where a contract is agreed with a trader, money is paid up front, usually for materials, then the trader does not return. The trader no longer answers telephone calls or the number is disconnected.

A resident of South Ribble paid nearly £1000 to a landscaper who did a day's work then did not return. A resident in the Ribble Valley was asked for various amounts of money upfront for materials and a skip but the work was not completed and the trader could not be contacted. In both cases the trader was found via Facebook.

In another incident a Preston resident paid a trader, found via an online 'find a trader' style website, for work to begin on their driveway, initially a £500 deposit, then a further £300 was requested. The trader has not returned and cannot be contacted.

Best advice is to always use known reputable traders, get 3 quotes and make sure you have the full name and address details of the trader. It is a legal requirement for all business paperwork to contain the name and address details of who you are dealing with.

Trading Standards advice is to always say no to cold callers. The Safetrader scheme can help you find a trader in your area, contact 0303 333 1111 or go to www.safetrader.org.uk

Scam Warranty Telesales calls

Please use caution if you are contacted by a telesales call offering to sell you a warranty or home appliance insurance. While many cold calls are trying to sell a

new policy, many claim your existing cover is expiring and you need to renew, regardless of whether you had cover in the first place.

Trading Standards is continuing to receive reports where householders suffering from dementia have been targeted, being contacted by multiple companies all selling similar insurances for items that the householder does not own or are worth considerably less than the cost of the insurance.

Businesses offering insurance policies should be registered with the Financial Conduct Authority who also offer an ombudsman scheme, check the register at www.fca.org.uk.

Bit Coin Telesales Warning

Following a report of a Lancashire resident falling victim to a cold-calling bitcoin sales rep, Lancashire residents are asked to beware of telesales callers who try to obtain an initial £250 from their victims, together with credit card details and proof of residence.

The callers point victims towards online stories which explain how celebrities have invested in the same opportunity. Be aware that gossip blogs have become notorious for creating fake stories from trending keywords- so the blogs will falsely link the names of celebrities with the scheme the trader is trying to push, in a fake news article that is made widely available on social media.

The articles may even contain a statement advising readers not to ignore phone calls from financial managers, since they will help sort your investment- when the person

who has just called you says they are a financial manager. You may also find that your Facebook friends have had their accounts hacked, and hence appear to be endorsing the schemes online.

While bitcoin may be a perfectly valid way to invest your money, mis-selling it with fake articles and false endorsements is a serious problem. Consumers are advised to think twice, not to agree to investments on the phone, seek advice before investing, and never give personal or financial details to cold callers.

Beware of Holiday Booking Scams

Following a year of travel bans, quarantine, uncertainty and missed holidays, many of us are desperate to get away for a break, whether it's a holiday in the sun or a weekend by the sea in the UK.

But cybercriminals are busy thinking about holidays and travel too, not taking them but exploiting your desperation for a break, with fake websites, advertisements, emails, social media posts, texts and phone calls for holidays, flights, accommodation or pilgrimages that don't exist.

Research online any holiday or travel business that is unfamiliar. Check they are a member of a recognised travel authority which offers financial protection and a complaints service.

When possible, pay for holidays and travel using your credit card as this offers additional financial protection.

Do not reply to unsolicited emails from companies you do not recognise.

If renting a private apartment or villa, call the owner/agent directly to ensure its legitimacy. If the number is not provided, email and request it. Again research the property online, get the full address of the property and find it on Google maps or similar services to check its location and legitimacy.

Visit www.getsafeonline.org for more information.

Scams can be reported to Action Fraud, contact 0300 123 2040 or go to www.actionfraud.police.uk.

Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 0808 223 1133