



# Scams and rogue traders

Be in the **know...**

This guidance has been produced by South Gloucestershire Council  
Trading Standards

say “No  
doorstep  
traders  
here!”



Help stop uninvited traders knocking on your door by displaying this free sticker. It is double sided and will stick to the glass in your door or window.

For this to work it must be in a place easily seen from your garden path or the pavement.

## Be in the know...

Rogue traders and scams hit the headlines almost every day with British consumers estimated to lose around £3.5 billion every year – the equivalent of £70 for every adult.

**What are rogue traders?** These people do not necessarily look like the rogues portrayed in television programmes. They are traders who call uninvited to your home to sell goods or services, but they have no regard for the law. They generally target more vulnerable people.

**A scam is a term used to describe a wide range of illegal selling activities designed to mislead from fake prize draws to fraud.** These activities all have one thing in common, they are designed to cheat someone out of their money or obtain their personal details for illegal purposes.

This booklet provides information on how to recognise a scam and rogue trader and how to protect yourself. There are also details of organisations you may find helpful.

# **Be in the know...about doorstep sales**

There are many businesses which market their goods and services door-to-door and many are legitimate traders. However, doorstep selling is a preferred approach for many rogue traders. Rogue traders target their victims and provide poor quality, unfinished and often unnecessary work. It is also often linked with distraction burglary - where the resident is drawn out of the house, for example to look at their roofing, and while they are occupied another person enters the home and steals valuables. Some residents, particularly the most vulnerable, are fearful of being cold called. They often feel put on the spot and pressurised into making purchase decisions. On some occasions they are not even sure what they have agreed to, but sign up for services or goods, simply to get rid of the cold caller.

**We want to give you the knowledge, support and confidence to deal with uninvited traders or cold callers.**

## **Examples of approaches used by rogue traders:**

### **Driveways and paving**

Someone knocks on your door claiming to be working in the area and offering to re-pave or tarmac your driveway. They can be persuasive, show examples of work they claim they have done before and offer a really good price. The work is often poor and the price often rises during the job. Their behaviour can change from polite and charming to aggressive when you question the quality of work or prices. Some residents have refused the work or asked for time to consider, the work is started anyway, leaving an unusable driveway and no choice but to allow the work to continue. This is known as an aggressive commercial practice and is illegal.

### **Garden maintenance**

Rogue traders will look out for unkempt gardens which could indicate the resident is elderly or vulnerable. They will offer to do work for a low cash price but often demand more when the work is complete. In some cases the work is poor or simply not done.

### **Home or roofing repairs and maintenance**

The cold caller claims to be driving by and noticed a slipped tile or broken guttering. They will offer a low price for the work, usually in cash,

but then often demand more later. They blame increases on VAT or unforeseen problems with the work. Often the work does not need doing and they will claim the work needs to be done now in case it gets worse or could cause an accident, when this is not the case.

**These are just a few examples, be wary of anyone who comes to your house cold calling.**

**Remember, there is a 'no door stop traders' sticker at the front of this booklet. Use it, be firm and close the door on them.**

## **Our advice**

We advise you not to deal with uninvited doorstep traders and to display your 'no doorstep traders' sticker.

If you do need to get work done at home there are some simple steps you can follow to help avoid rogue traders:

- always obtain at least three written quotes – remember an estimate is a 'best guess' whereas a quote is the price you pay
- do not agree to anything until you are happy and had time to think
- do not pay for work or materials in advance
- read the small print as you will be bound by these terms and conditions
- ensure you have the trader's full name and address
- be wary of special offers or warnings about your home
- don't hand over a cash deposit
- don't agree to a trader starting any work straight away
- talk to someone you trust for a second opinion.

**Be in the know... if it sounds too good to be true, it probably is.**

## Your rights

If you agree to buy goods or services when at home, at someone else's home, at work or whilst out and about, and the price is £42 or more, you may have rights under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.



## Your rights include:

- the trader must give you information about your right to cancel, if applicable, preferably in writing and which should include a cancellation form that you can use if you wish;
- if the trader fails to give you this information they may have committed a criminal offence so please – **call the Citizens Advice helpline on 03454 04 05 06**
- if you have the right to cancel you must do so in writing. The cancellation period is now 14 days, but please seek advice about when this period ends by contacting the Citizens Advice helpline as there are different rules for purchasing goods or services.
- the cancellation comes into effect on the day you send the letter – not the day it is received – so keep a copy and get proof of postage
- if you have asked for a service to start during the cancellation period, this must be done in writing. If you then cancel, you may have to pay for some or all of what's been provided. In some cases you may lose your right to cancel altogether.
- if you make a credit or hire agreement at home, you still have a cooling off period but the rules are different. Your right to cancel must be set out in your agreement.

**Remember – it is your home and you have the right to refuse to deal with doorstep traders. If you feel threatened or intimidated close the door and call the police.**

**Note it, report it** - To help us stop rogue traders we need as much information as you can provide us about the call. Please use this form to record as much as you can.

Date and time of call

Did they say they would come back?

If so when?

Names

People or company name

Description

How many callers?

Male or female?

Any memorable features - such as a scar, tattoo accent? Company logo?

**Vehicles** - Registration number, make, model, colour, anything unique - dents

Reason for calling

What did they offer you?

Why did they say they were calling?

**Paperwork** -Did they leave a business card, flyer, contract or invoice?

**Reporting it – if you or someone you know has fallen victim or been harassed by a rogue trader, report it to the Citizens Advice helpline on 03454 04 05 06**

## Join Trading Standards, The Network

You can sign up to our network to receive information about the latest scams, rogue trader activities and other issues which may affect you.

The bulletins are sent out on an adhoc basis as and when there are issues we feel you would benefit from knowing.

You can join as an individual or as an organisation such as neighbourhood watch group.

To join our network send your name, organisation name (if applicable) and your email address to [trading.standards@southglos.gov.uk](mailto:trading.standards@southglos.gov.uk)



# Be in the know... disposing of waste

Many rogue traders fly tip waste. It can be dangerous, pollutes land and waterways and costs significant amounts of council tax payer's money to clear away. One of the ways you can help is by knowing your own responsibilities.

## Avoid being caught out by carrying out these simple checks when using a waste carrier

- ask to see a copy of the company's waste carrier registration certificate, and where your waste is being taken
- you can check whether your waste carrier is registered by calling the **Environment Agency on 08708 506506** or online at [www.environment-agency.gov.uk/publicregister](http://www.environment-agency.gov.uk/publicregister)
- ask for a registered trading address and telephone number
- ensure you have an official receipt and make a note of the registration number of the vehicle taking the waste away, along with the waste carriers licence number
- do not be tempted by "cash in hand deals" or cold callers.

## Ways to dispose of your waste correctly

- take your waste to one of our Sort It recycling centres or bring banks
- book a bulky waste collection at [www.southglos.gov.uk](http://www.southglos.gov.uk) or call 01454 868000
- use a registered waste carrier to dispose of your waste.



# Be in the know...about telephone scams

Unwanted sales calls and companies claiming to be checking your personal information are one of the most complained about scams in South Gloucestershire. You may have received an unexpected telephone call trying to sell you goods or services you don't need or asking for personal details.

## Some telephone scams you may recognise include:

- The caller states there is a problem with your computer or laptop, they are calling from a well known computer company and can fix the problem over the phone.
- You are told you are entitled to a PPI payment or compensation for pension miss-selling. To claim this you just have to make an upfront payment and they will handle your claim.
- You are called about payments you are entitled to and to get them you must pay in UKASH vouchers or similar. Once cashed these vouchers cannot be traced.
- The caller claims to be from your bank or building society and asks you to confirm your account and/or personal details.
- You are informed you could reduce your council tax bill by appealing and the caller insists on making an appointment at your home to discuss what you can do.
- The caller claims to be from an alarm company and say that they are working with the police in high crime areas offering 'free' alarms if you pay an installation fee.

## Our advice

### Say 'no thank you' and hang up if you are:

- not expecting the call
- asked to make any payment over the phone including by card or vouchers such as UKASH
- asked for personal details such as your date of birth or bank account number.

## **Be on your guard**

- be suspicious if anyone calls claiming to be from a well known company or bank
- telephone numbers are not always what they seem, area codes do not always show the true location of the call
- remember telephone numbers starting with 09 are charged at a premium rate

You can register for the Telephone Preference Service to opt out of unsolicited sales or marketing calls. The details are at the back of this booklet. Remember these companies and individuals use clever methods to trick people, many people fall victim to these scams everyday and we can only stop them if people report it.

**If you have fallen victim, or know anyone who has, contact the Citizens Advice helpline .**



**Citizens  
Advice  
consumer  
helpline**

**03454 04 05 06**

**lines are open Monday  
to Friday 9am -5pm**

# Be in the know...about postal scams

Many scammers use letters to contact potential victims. Most of these are treated as junk mail and binned or recycled. But sometimes the offer looks convincing. Here are some examples of recent postal scams:

**Prize draws** – you have been allocated a prize but need to provide personal details, pay a charge or place an order with the company to release your prize.

**Lottery wins** – the letter will state you have won millions on a foreign lottery and ask you for payment. This may be an admin fee, or tax to release your winnings.

**Psychics and clairvoyants** – these may appear to be addressed to you directly but they often send them to many people. The letter will usually say something good or bad is about to happen to you and they can give you advice at a price. They may suggest you purchase regular readings or lucky charms. You are also likely to be asked to keep these letters a secret.

**Foreign money laundering** – these are sent from abroad asking you for help to move money out of the country. The amount of money is usually extraordinarily large and they will claim it can't be moved because of problems such as a military coup or a change of government.

## Our advice - Look out for:

- PO Box or business suite number addresses, as these are a good indication the letter originates from overseas
- spelling mistakes such as 'check' rather than 'cheque' or other simple errors which could indicate it has been done in a country where English is not the first language.

**Please do not respond to any junk mail, just bin it!** If you do respond it is likely that you will receive more letters as your details will be sold on to other scammers. Many letters seem convincing and genuine, however, if it looks too good to be true, it probably is.

If you do not wish to receive unsolicited sales or marketing letters from companies in the UK you can register for free for the Mailing Preference Service, details are at the back.

You can also register with the Royal Mail to stop unaddressed mail being delivered.

Details are at the back of this booklet.

A shark's head with its mouth open, showing sharp teeth, used as a metaphor for a loan shark. The shark is wearing a white shirt and a dark tie.

**DON'T GET IN WITH A LOAN SHARK...IT WILL COST YOU AN ARM AND A LEG**

Have you or anyone you know:

- Been offered a cash loan without paperwork?
- Been threatened when you couldn't pay?
- Had your benefit or bank card taken from you?
- Had a loan which keeps growing even though you are making payments?

If you can answer yes to the above you may have been bitten by a Loan Shark.

For confidential help and advice contact the Illegal Money Lending Team

**0300 555 2222**  
(local call rate, including inclusive minutes from mobiles)

Email: [reportaloan shark@stoploansharks.gov.uk](mailto:reportaloan shark@stoploansharks.gov.uk)  
Text: loan (space) shark (space) + your message to 60003.  
Web: [www.direct.gov.uk/stoploansharks](http://www.direct.gov.uk/stoploansharks)

**DIC** Department for Business **Stop Loan Sharks**

# Be in the know...about internet and email scams

If you have an email account you will have no doubt received 'spam' emails – non-requested emails sent out in bulk from an unknown sender. They range from advertisements, competitions and 'unmissable opportunities'.

Scammers also use similar email designs to the ones you receive from companies such as banks, internet service providers and government departments. All of these emails are designed to look as genuine as possible and ask for your log in, password or bank account details. These are known as 'phishing' emails. Please do not reply and delete immediately.

You may also receive emails similar to the foreign money laundering scam as in the 'about postal scams' section.

## How to avoid the scams

- set email account filters so all spam is sent to your 'trash' folder
- do not open email from unknown sources
- install firewalls and anti-virus software on your computer

## Our advice

- you can report emails to Action Fraud at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or 0300 123 2040
- if the email is pretending to be from an official company, also report the email to that company
- delete all scam emails without responding or clicking on

# So, you are now in the know...

Hopefully you found this information useful. Please share this information with friends and family to help spread the message and protect more people.

We also ask that you look out for those less able to look after themselves. If you are unsure there are warning signs including large cash withdraws, an increase in the amount of post, becoming withdrawn or behaving out of character. Reassure them, offer your support and encourage them to speak to the authorities. These crimes can happen to anyone, it is nothing to be ashamed of.

# **Be in the know...** useful organisations and their contact details

## **To report a scam or rogue trader and for advice on consumer issues:**

The Citizens Advice consumer service

**03454 04 05 06**

**[www.adviceguide.org.uk](http://www.adviceguide.org.uk)**

## **For businesses seeking advice contact:**

South Gloucestershire Trading Standards

**01454 868001**

**[www.southglos.gov.uk/tradingstandards](http://www.southglos.gov.uk/tradingstandards)**

## **For advice on preventing fraud and what to do if you are a victim contact:**

Action Fraud

**0300 123 2040**

**[www.actionfraud.police.uk](http://www.actionfraud.police.uk)**

## **To register free to stop unsolicited sales and marketing calls:**

Telephone Preference Service

**0845 070 0707**

**[www.tpsonline.org.uk](http://www.tpsonline.org.uk)**

## **To register free to stop unsolicited sales or marketing information by post:**

Mail Preference Service

**0845 703 4599**

**[www.mpsonline.org.uk](http://www.mpsonline.org.uk)**

## **To stop all unaddressed items being delivered by your postperson:**

Royal Mail

**01865 796 964** –

and request an opt-out form

**[www.royalmail.com](http://www.royalmail.com)**

and search 'opt out'

## **For advice and assistance if you have bought goods or services from a trader in another European country:**

**0845 04 05 03**

**[www.ukecc.net](http://www.ukecc.net)**

## **To report illegal matters to the Police:**

**Non-emergency 101**

**Emergency 999**

This information can be made available in other formats. Please phone **01454 868009** if you need help to access council services.

Designed by **SGC CREATIVE DESIGN**

♻️ recycled paper ♻️ | 11 | 15