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Trading Standards Bulletin

Bulletin No. 55

The articles in these bulletins are based on real life complaints made to Aberdeenshire Council's Trading Standards department unless otherwise stated to make them as relevant as possible to readers. Names, exact addresses etc. have been withheld to avoid identifying complainants and to comply with GDPR.

Doorstep Crime/ Cold Calling

Nothing to Report

Scams etc.

Newspaper magazine scams

One resident in Formartine recently got a shock when he checked his bank statement and spotted a deduction for almost £80 which he didn't recognise. He queried this with his bank, who were able to identify the company concerned. The resident recalled that almost 3 years ago he had bought a camera from this company when he saw their advert in a newspaper supplement and had paid by direct debit. On checking further back in his bank statements the resident discovered that the company had been billing him on an irregular basis ever since for a similar amount each time, totalling over £300. Strangely though, no two deductions were exactly the same, as you might expect with a normal subscription.

The resident contacted the company concerned and queried these deductions. They advised him that when he made the original purchase, he had joined their 'Rewards Club' though he had no recollection of being told he'd joined this club and certainly did not give permission for these deductions. After some wrangling where the company tried to hide behind 'company policies' about refunds, eventually they repaid all of the deductions. Consumers should never be tied into a subscription without their knowledge and consent.

While the vast majority of advertisers in these magazines are reputable, there are clearly those who are not and we suggest that if you purchase something from a newspaper supplement it would be worthwhile ensuring, before you complete the purchase, that you are not being signed up for any subscriptions in the small print of the advert. It would be worth making regular checks of your bank statements for any unauthorised transactions after the purchase.

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Should you find yourself in similar circumstances, when dealing with the company as well as requiring a full refund for any 'subscriptions' and other costs, remember too to ask that your details are removed from all of their databases and that you receive no further marketing or promotional correspondence from them. It may also be worth contacting your bank about their Direct Debit guarantee (more information about this from the Financial Ombudsman service [here](#)). It would also be worth reporting the scam to Police Scotland, should you establish that the deductions were unauthorised. Trading Standards may also be able to assist in these circumstances.

Serial Rogue Traders

Over the last couple of months Trading Standards have seen a handful of traders' names pop up again and again in our complaints. These are mainly roofers and landscapers but, occasionally, an alleged plumber. The names are linked to reports where the 'trader' has sometimes taken large sums of money from residents before any work has started and then are either never seen again or they start the work and disappear partway through, leaving the resident with an absolute shambles to deal with, usually involving having to hire genuine traders to clear up the mess the bunglers leave behind and undoubtedly this is at a greater cost to the resident than if they had gone to the genuine trader in the first place.

Some basic rules to follow to avoid the cowboys are:

- Avoid cold callers. Genuine traders do not normally look for work this way. Warning signs of particular note are when the caller says they can do the job cheaper than anyone else, limited time offers or that they can start work immediately or any other sense of urgency from the caller. Genuine traders need time to prepare for the job and order the materials required. Be firm, thank them for their interest but decline their offer. Tell them you have something boiling over on the stove if you need to get away from the door
- Don't let cold callers into your home. If a cold caller refuses to leave your front door or inside your home, then call the Police
- Nominated neighbour. Pre-arrange with a neighbour or friend that if you get a cold caller, they can nip across to help you deal with them
- Avoid picking traders at random off of the internet, particularly from social media. Many rogue traders post adverts on these types of pages looking for unwary customers (to fleece). Instead, use reputable websites such as the Federation of Master Builders, Trustatrader, Checktrade, Trustedtrader.scot and Which? Trusted Trader

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- Trading Standards are aware that some of the above sites have a dearth of traders for the North East of Scotland but we are working to overcome this hurdle. One local site which may be able to help in the meantime with qualifying tenants is Aberdeen Care and Repair whose services can be found [here](#) Care and Repair have their own approved workmen for small jobs and a shortlist of Trusted Traders
- Consider personal recommendations. Speak to family, friends and neighbours who have had similar work done and ask who did it. If they will permit it, view the finished work closely and ask how the trader performed for things like punctuality, reliability, honesty and clarity about what they were doing
- Make a short list. Once you have a number of potential traders, whittle them down to the last 3. Invite those 3 to your home to discuss the project and consider how easy you think it would be to work with them; ask for suggestions about aspects of your project and test the trader's knowledge and skills in their trade. Consider using the internet to research the trader's reputation (as opposed to using it to select the trader in the first instance) using review sites such as Trustpilot or, for smaller businesses, search the reviews the trader gets on social media and look for good and bad reports. Also, ask to see a portfolio of previous jobs and speak to those customers about their experiences, if you can
- If you have agreed the work with a trader at your home, as above, you automatically have a 14 day cooling off period. Use this time to re-consider the work and to discuss it with family and friends for their thoughts. Only in rare cases should this period be waived and only at your discretion, never at the urging of the trader
- NEVER agree to pay for the work in cash. Insist on cheque or direct bank transfer, which are traceable. If the trader insists on cash – walk away
- Remember your paperwork. Ask each of your 3 preferred traders for a written quote for the project. Do not accept verbal estimates or hastily scribbled notes. These are almost worthless. Look for headed paper with the business name, address and phone number on it, along with a summary of the work to be done and an estimate of the final cost. Make some simple online checks to confirm the trader's business address. Compare each of the quotes with the others, all with a view to avoiding any unnecessary work being done
- Ask to see a copy of the trader's public liability insurance within the 14 day cooling off period. Take a copy if you can. Legitimate traders should have this
- Keep any other paperwork you receive from the trader such as invoices (which should also be on headed paper), receipts, warranties or guarantees safe, for future reference in the event of a dispute



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- Avoid going to the bank with a trader, especially if you feel pressurised by them. Legitimate traders won't do this. If it is unavoidable, when at the bank, ask to speak to a staff member in private 'to make the withdrawal' them tell them what is really going on and ask for the Police.

Most traders are genuine businessmen but there are a hard core of scammers who, from their records, appear to be making a very good living out of serially cheating unwary householders out of eye watering amounts of money, which provides a lucrative income for the cheat but nothing but headaches for the householder. Please consider the points above as a means of whittling out the cowboys from the honest traders and sending them on their way.

Misc.

As the cost of living crisis intensifies and the price of food, energy and so much else increases, the opportunity for scammers to cheat people increases too. Uncertainty breeds opportunism, as we saw all too frequently during the height of the Covid-19 pandemic.

Text Message
Today 04:07

GOVUK: You are eligible for a discounted energy bill under the Energy Bills Support Scheme. You can apply here: <https://energy-discount-form.com>

One such scam is highlighted on the BBC News website [here](#) which involves a text or e-mail scam where the sender is offering 'help' with support for energy bills. In fact, it masks a phishing scam to harvest people personal data. The Money Saving Expert, Martin Lewis, has a slightly different take on the matter [here](#) and some advice to go with it.

Which? spreads the net a bit wider [here](#) and warns of 5 of the most common cost of living scams it has become aware of.



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We will be dealing much more with the cost of living crisis in Bulletin 56 as part of a national Trading Standards project. In the meantime, we would ask that any unsolicited message you receive, by any means, should be treated with the utmost caution. Please follow the guidance we have discussed in previous bulletins about dealing with scam texts, e-mail, phone calls etc. If in doubt – don't!

In Bulletin 54, we discussed nuisance calls and call blocking devices. In that Bulletin I mentioned call blocking services available from telephony providers. A recent article from the Consumers Association, more popularly known as the Which? magazines, provides a good overview of these services from the big providers as well as information about how to block nuisance calls on mobile phones and how to report these calls. The article can be viewed [here](#)

Conclusion

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with a scenario such as the ones discussed here where fear, panic and alarm are often tools used deliberately by scammers, you will know what to do at that time. Remember, after the initial panic is over, you may have rights which Trading Standards can help you with. We can also help you with advice about any article mentioned in these bulletins.

If you have been the victim of a Doorstep Crime or an attempted crime, whether Bogus Caller or Rogue Trader, please report the matter to Consumer Advice Scotland so that Trading Standards can build a detailed, ongoing picture of the activities of these scammers throughout the Shire. This would be a great help to us to tackle this sort of crime.

If you have any information to share about the unlawful sale of tobacco or disposable vapes, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

Contact Info

For non-urgent Trading Standards enquiries in Aberdeenshire, please contact Consumer Advice Scotland at <https://www.consumeradvice.scot/> or on 0808 164 6000. For urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222.



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Aberdeen City Council's Trading Standards department can be contacted by calling 0300 0200 292 or e-mailing tradingstandards@aberdeencity.gov.uk

Contact Police Scotland on 999 if you need urgent Police assistance or 101 for non-urgent matters.

For more information about scams please visit Friends Against Scams at <https://www.friendsagainstscams.org.uk/> or Take Five at <https://takefive-stopfraud.org.uk/>

Please direct any media queries to news@aberdeenshire.gov.uk or 01467 538222 during office hours.

All previous Trading Standards bulletins can be found at:
<http://publications.aberdeenshire.gov.uk/dataset/trading-standards-crime-and-scams-bulletin>