

THE PROBLEM...

Unfortunately, in every area there are rogue traders who want to cheat us out of our money. We will never be able to eliminate them completely. However this simple guide will help you to identify some of the main 'cons'. It has been compiled from typical consumer complaints. They are not in any particular order, but you should be on your guard against all of them! As consumers, we must learn to be more forthright and say "thank you but no thank you" to such people.

STOP THE ROGUE TRADERS!

Typical Examples

1 DOORSTEP SELLERS/COWBOY OPERATORS

Unscrupulous doorstep sellers and cowboy builders use pressure sales methods. Popular 'offers' include security systems and home improvements; they often say that they are doing a survey. They may tell you all sorts of stories to persuade you to have the work done e.g. 'There have been burglaries nearby', 'Tiles are falling off your roof' or 'You are in desperate need of a damp proof course'.

Do not have any work done without getting a second opinion from an expert – to check if the work is really necessary. If it is necessary, then get at least 2 written quotations from businesses that you know to be honest and genuine.

A Free Safety or Structure Check

This is a typical offer, especially in the area of cars and damp proofing, and can sometimes be a good idea. However be firm enough to get another check and quote if the first check reveals work is needed.

! DO Say NO to doorstep sellers

2 CHARITY SALES AND FUND RAISING

We do not want to discourage you from donating to worthwhile causes. However, make sure that you are satisfied that anything you donate actually benefits and reaches the people who need it. Ask yourself what such vague claims as "will benefit the environment or children" really mean. Are you sure all the money will get to the destination?.

Some unscrupulous organisers will take a big cut from the profits and in some instances even more money may go towards the cost of administration.

! DO give to Charities that you know and trust.

3 COMPETITION PRIZES AND LOTTERIES

Some companies will send you notification through the post, over the phone, by fax or e-mail that you have won a prize or gift. However usually they want you to send money or ring a premium rate phone number. If you receive one of these notifications, ignore it. The prize will be worth far less than it costs you. Never give your bank details to such companies.

! DON'T be taken in by 'free' prizes.

4 FREE GIFTS/HOLIDAYS

You may receive a Scratch card or phone call saying that you have won a holiday, but in order to collect it you must attend a presentation. If you do go, you will probably have to endure hours of hard sell, misleading information, and possibly be pushed into buying timeshare – or worse – a holiday scheme that you can't cancel.

! DON'T go unless you're prepared for a day of hard selling.

5 WORKING AT HOME

If for some reason you are unable to get out to work, then earning money at home may seem like a good idea. However, some home working schemes aren't what they seem and it may be you who ends up paying out. Never send money off for registration or other fees; if you do, then you are likely to lose it. There are lots of bona fide companies that will send information without you having to send money up front.

! DO beware of home working schemes.

6 'PHISHING' FOR YOUR ACCOUNT

You may receive an e-mail, letter or phone call that seems to be from your bank. If it asks you to give details of your bank or credit card account, pin number or similar information, DO NOT DO IT. Remember, your bank already knows your details and will never ask for such information from you in this way. Your account would be emptied by thieves within minutes – or days at the most. For the same reason, do not give any account information to anyone who tells you they need it to pay prize money into it.

! DON'T give away your account information.

7 ONE DAY SALES/'MOCK' AUCTIONS*

You may receive a leaflet advertising a one-day sale (or 'mock' auction where the prices are led by the Auctioneer) in your local village hall or hotel. Beware because the advertised goods may not even be available or, if they are, they may well be faulty. If you attend a sale of this type and buy 'problem

goods' you probably won't be able to get the problems put right once the seller has gone.

* (This is where the prices are led by the Auctioneer).

Contact Leicestershire Police on (0116) 2 222 222 as they enforce the Mock Auctions Act.

! DO be wary of attending one day sales or 'Mock' Auctions.

8 COUNTERFEIT GOODS

The price of counterfeit goods can appear to be very attractive. What is not so attractive is that the quality of the goods is likely to be inferior to the genuine item or worse unsafe. And remember; by buying fake goods you are supporting a criminal activity, which may undermine someone else's job.

! DO be wary of cheap copies.

9 CAR SELLING SCAMS

If you decide to sell your car, you may well get a phone call from someone who assures you their company have hundreds of people waiting to buy your car, and all you need to do to get a quick sale is pay their fee – usually just under £100. Of course you will get your money back once the company gets their finance deal from the buyer...

There are warning signs about this practice on well-known car sales sites. It is extremely unlikely that you will get interested buyers on the phone to you – and the very helpful sales person is then not quite so helpful...

! DO be wary of cold calls offering great deals for your car.

10 '419' E-MAILS OR LETTERS

You may receive an e-mail or letter from someone you have never heard of, stating that someone in a foreign country has died leaving a lot of money unclaimed in a foreign bank; they want your help to get it out of the country, for which you will receive a large amount of the money. Or, it is regarding an inheritance from a relative you have never heard of.

What they do not say is that once you have expressed interest in committing this act (which would be illegal) you will be asked to send money or give your bank account details to them. There is no money and thousands of pounds have been lost to scammers in this way. Remember, this goes to fund organised crime all over the world.

! Be wary of being asked to send money to another country.

11 'PSYCHICS'

You may receive a letter from a 'noted psychic or clairvoyant' telling you of either good fortune about to come your way or disaster about to befall you; in order to get the desired result, you will need to take the psychic's advice, which will always result in sending them money. Sometimes they say they can predict lottery numbers.

! Be wary of Psychics or Clairvoyants saying they can give you good fortune for money.

12 DATING WEBSITES OR SERVICES

Internet dating companies or services can be where scammers wait for unwary people to sign up; after being introduced through the website they can prey on your affections to get money from you, after which you will not hear from them again. In some cases the dating services themselves are bogus.

! Be careful when using Internet dating sites.

Your Cancellation Rights

Traders who call at your house and sell you goods or services costing over £35 must give you a notice informing you of your cancellation rights. These rights allow you to cancel the agreement for up to 7 days. If they fail to give you these cancellation rights then the agreement becomes invalid and cannot be enforced.

The cancellation rights apply whether you invited the trader to call or if he called uninvited.

IT IS A CRIMINAL OFFENCE NOT TO PROVIDE YOU WITH WRITTEN CANCELLATION RIGHTS

However remember not all agreements have cancellation rights; for example those relating to land or the supply of food and drink to your home by a regular delivery person.

For Consumer or Traders Advice

This leaflet is provided by
Leicestershire County Council
Trading Standards Service

For more information or advice,
please contact

Consumer Direct

Telephone 08454 04 05 06 **

Minicom: 0451 28 13 84

Website: www.consumerdirect.gov.uk

Opening hours:

8.00am to 6.30pm Monday to Friday

9.00am to 1.00pm Saturday

Closed on bank and public holidays

After you call to Consumers Direct, your complaint or enquiry may be referred to Leicestershire Trading Standards Service, if appropriate

If you require this leaflet in large print, and alternative language, Braille or on tape, please contact consumer direct.

** The advice and information we give is free and you can call as many times as you need to. Telephone calls are charged for via the 0845 number, which will cost no more than 4p per minute for BT customers (other networks may vary)

Leicestershire Trading Standards Service

Top Ten Cons +2 & How To Avoid Them



**DO NOT BE FOOLED
HELP US TO HELP YOU**