Aberdeenshire COUNCIL

From mountain to sea

Trading Standards
Doorstep Crime, Scams & Safety Bulletin No. 25

Doorstep Crime

On a positive note, we have had no reported incidents of cold calling or doorstep crime during this period. That being the case, I thought this might be worth sharing:

Contracts being negotiated between a householder (called a consumer) and a trader at the consumer's home address would generally be called an 'off-premises contract'. Regulations require that before such contracts have been agreed, in most instances the trader must provide the consumer with certain types of information on paper or, if the consumer agrees, in another durable form such as e-mail. It must also be clear, understandable and legible and provided **before** the contract is concluded. In simple terms, this information includes:

- The trader's name, business address and business phone number
- An address to complain to if different from the business address above
- The total price of the goods or services being provided (including taxes) or how that price will be calculated
- Details of all additional delivery charges or that such charges may be payable
- The duration of the contract or if it is of indeterminate duration, if the contract can be extended automatically and the conditions for either side terminating the contract

These types of contracts also give the consumer a 14 day cancellation (often referred to as a cooling-off) period where a consumer can change their mind for any reason and cancel, and any deposit should be refunded. Also, during this period work should not start unless expressly requested by the consumer on paper or in other durable form.

Please note that each situation should be gauged on its own circumstances, but Trading Standards can help you navigate these and other regulations.

Scams

One resident from the Formartine area recently received a phone call on her mobile phone apparently from her bank, advising her that there had been a number of suspicious transactions on her bank debit card for large amounts. Worryingly, the caller knew the resident's name, address, date of birth and the 16 digit number on the front of the card and its expiry date. The male caller also sounded well-spoken and polite. He then tried to persuade the resident to have a new debit card sent out. It was at this point that the resident became suspicious and declined the offer. Without revealing any banking details, she ended the call. She rightly then contacted her own bank via a number she trusted, reported the call to her bank and only then she arranged for a new card to be sent out to replace her old card which had been frozen. This was clearly a more sophisticated scam where, in all likelihood, the scammer had obtained the resident's details via the 'dark web' from criminals.

Another resident in south Aberdeenshire received a phone call from an 0800 phone number. She then heard a pre-recorded message advise her that her National Insurance number was going to be suspended as she had been accused of fraud against the DWP. A male then came on the phone and gave his name and officer number before advising the resident that the police would be in touch with her to arrest her for the fraud. The male then began to ask the resident her personal details before she hung up. (Clearly, the internal logic of this situation suggests that the caller should know the resident's details before they called her.) Other residents in that area have received similar calls. Remember though, no investigating agency would call up a real suspect and tell them this type of information as this could permit the suspect to destroy evidence of the crime or abscond. This is clearly a scam (like the previous article, called vishing scams) which if continued with would undoubtedly have resulted in some attempt by the caller to try to obtain some financial gain from the resident. However, she did the right thing when she suspected the call was a scam; she did not divulge personal details and simply hung up on the caller.

Aberdeenshire
COUNCIL

From mountain to sea

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.

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 information would be a great help to us to tackle this sort of crime.

Contact

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

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

For more information about scams please visit Friends Against Scams at https://www.friendsagainstscams.org.uk/

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