

BE WISE **AND** BE SAFE

General
consumer
and safety
advice
for Island
residents



Contents

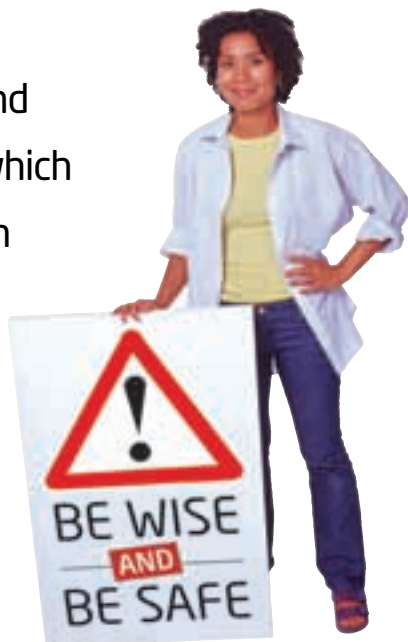
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Welcome to Be Wise and Be Safe

The Isle of Wight Council Trading Standards Service working with partners has produced this booklet as a summary of your consumer rights and to advise you on staying safe and secure in your own home.

If you need more detailed advice on any of the matters mentioned in this booklet please contact us on the phone numbers shown on the back cover of this booklet. If you require consumer advice, this is now provided by Consumer Direct South East.

Consumer Direct is a telephone and online consumer advice service, which is supported by local authorities in the South East Region and by the Office of Fair Trading.



When buying goods:

- Always keep proof of purchase of the goods. The receipt is ideal.
-

If the goods are faulty:

- Stop using the goods and return the goods to the shop as soon as you can.
 - Ask to speak to the person in charge.
 - Explain what has happened.
-

You are entitled to a refund if the goods you have bought are:

- Not of satisfactory quality
 - Not fit for the purpose
 - Not as described.
-

You are not entitled to a refund if you:

- Do not like the goods
 - Caused the damage yourself
 - Were told about any faults before your purchase
 - Do not want the goods any more
 - Could have easily seen the fault yourself before you purchased the goods.
-

Some retailers will still give you a refund or a credit note in these circumstances as a gesture of goodwill.

The most important factor is the actual final price of the goods and whether you think they are good value for money.

Do not be distracted by some claims that are made e.g. "Half price", "Last day of sale".

- The unit price, e.g. price per kilogram, is the best indication of how expensive or cheap goods are.

- It is usually cheaper to buy goods loose rather than pre-packed.

- Larger packs of goods are usually better value than small packs, except in the case of perishable goods that may be wasted if purchased in large quantities.



- A trader who sells second hand consumer goods must ensure they are safe for their intended use.

- You have few rights if goods purchased from a private seller are not satisfactory (for example from an advert in the paper or at a car boot sale).

- Second hand electrical equipment or gas appliances sold by a trader must have evidence that a competent engineer has tested them for safety. It is not recommended that these items be purchased from a jumble sale, car boot sale or newspaper advertisement without such proof.

- Make certain that second hand furniture complies with current safety requirements. A label on the underside of the furniture will indicate if it is both match and cigarette resistant.

- Always be cautious when buying second hand nursery equipment and baby items (e.g. cot, pram,). Second hand goods may have been subjected to general wear and tear, or even accidents, but may show no external damage. Make sure you know the history of the product. For things such as car seats or stair gates, the original instructions are essential for safe installation and use. Older things may not meet the most recent safety standards. They may lack safety devices to prevent the cot side coming down on the baby's fingers, for instance. If an item has been well used, it might be unhygienic. Some products can be given a thorough cleaning, others such as mattresses or Moses baskets are really hard to get clean.

It is important not to be rushed into a quick decision, as these types of goods can be very expensive.

- Advertisements for mobility goods e.g. stair lifts, lifter chairs, mobility scooters, beds, must clearly state the price fully inclusive of VAT, where VAT is applicable.
- The goods must perform as described in any advertising material. If they do not, you should contact the company immediately to complain. Give as much detail as possible as to why the goods do not conform to the advertised standard.
- If the goods have been falsely described, for example, the mobility scooter will not mount a kerb as described in the publicity material, contact the **Isle of Wight Council Trading Standards Service** for further advice.
- Ask the company for their policy on “trade-ins” after the product has outlived its use. Ask for this to be put in writing.
- Find out if you have to use an approved supplier for replacement parts and if there is one locally.
- Find out if the company charges extra for delivery and if there are any installation charges.
- Make sure you have the appropriate space and are able to park a scooter where it can be charged up.
- Further advice on mobility goods can be obtained by contacting the **Trading Standards Service. Telephone 823370.**



Junk mail and telephone calls

Personally addressed junk mail can be reduced by contacting:

The Mailing Preference Service

DMA House, 70 Margaret Street, London W1W 8SS

Telephone: 0207 291 3310

Alternatively, you can complete the form on the web-site www.mpsonline.org.uk

- You may not see a significant reduction in the amount of mail you receive for about 4 months after registering.

To reduce the amount of unsolicited telephone calls contact:

The Telephone Preference Service

DMA House, 70 Margaret Street, London W1W 8SS

Telephone: 0845 070 0707 Website: www.tpsonline.org.uk

- It can take up to 28 days to reduce the number of calls.
- If particular companies are still making unsolicited calls to your home, send a recorded delivery letter to them requesting that they stop telephoning you. Advise the company that if they continue then you will report them to the **Office of Communications (Ofcom)**.

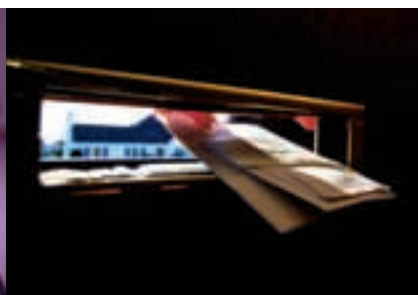
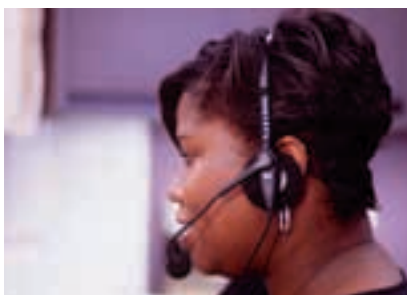




From time to time you may receive mail which indicates that you have won a competition or lottery and will receive a large amount of money, a car or a holiday. If it all sounds too good to be true then it probably is!

To claim your prize you may be asked to send money or make an expensive phone call (one that starts 09...). Only do this if you can afford to lose this money.

These letters often originate from outside the UK and are not subject to British law. This means there is no control over what they say and no penalties for telling lies.



CONSUMER PROTECTION (Distance Selling) Regulations 2000

Every day, many of us buy goods and services using the telephone, by mail order and from catalogues, and increasingly from the internet or digital TV. This gives us a chance to shop at a time that suits us, with the leisure to browse.

There are now regulations that cover the problems that we encounter such as if the goods do not turn up or if we don't like them once we've had a chance to look at them. They state that we should be given clear information about the order and the company, along with a cooling-off period, and protection against credit card fraud and the menace of unsolicited goods.

There are some exemptions from these regulations:

- Financial services like banking or insurance

- Auctions • Vending machines • Timeshare

- Food, drink or other goods for everyday consumption delivered by regular rounds e.g. milkman

- Accommodation, transport, catering or leisure facilities for a specific time or date (e.g. hotel bookings, train or concert tickets)

- Goods bought using a public pay phone

- If you see goods in a shop window and then go home and telephone the trader who agrees to sell them to you, the regulations do not cover this sale.

There is certain information that the seller must give you:

- Their name, along with a postal address if you have to pay in advance
- An accurate description of the goods and services
- The price including VAT and any delivery charges
- Delivery arrangements (timescale)
- Payment arrangements
- The right to cancel
- Information about any costs you will be liable for if you change your mind about the goods
- The minimum length of any service contract i.e. mobile phone.

After you buy, the trader must provide the following information:

- Written confirmation of your order
- Written information on how to cancel, a contact postal address and details of any guarantees, etc.


This information should be sent to you by the time the goods are delivered or before, or soon after, the time a service starts.




We must all be vigilant when opening the door to strangers.

None of us can tell at first sight if the person is a genuine doorstep seller or a bogus caller who is trying to gain access to our home.

The following are some simple precautions we can all take when we get an unexpected caller:-

 **STOP** - Fit and use a door viewer in order to see who is at the door. Before opening the door think about whether you are expecting anyone.

 **CHAIN** - Fix the chain in place before opening the door.

 **CHECK** - Always ask the caller for identification and check it carefully. You can verify the identity of the caller by ringing their employer. Use the firm's number from your local directory rather than a number given by the caller as this may not be genuine.

- Call the police if you are not happy with the identification document or credentials shown by the doorstep seller.
- Never keep large sums of money in the house and keep purses out of sight, away from the door.



- **HAVE THE CONFIDENCE TO SAY 'NO'.**
- **IF IN DOUBT - KEEP THEM OUT.**
- **IF YOU FEEL THREATENED, DIAL 999**

If you are unsure or have concerns about cold callers in your area contact the **Trading Standards Service**, tel: **823371** and/or the Police on **0845 045 45 45**. A description of the caller and make and registration of any vehicle they use is valuable information.

REMEMBER:

- Never sign documents until you have had time to study them and get advice.
- Never keep large sums of money in the house and keep purses out of sight, away from the door.
- Never agree to anyone carrying out work on the your property until you have had time to think about it and get other quotes.
- Do not agree to work being carried out by a caller who says “We are only in the area today”.
- Obtain at least three written quotes from similar businesses for comparison before entering into a contract.
- Before paying the bill ask a relative, friend or neighbour to check that the work has been carried out with reasonable care and skill.
- Do not accept a lift by the trader to your bank or building society in order to withdraw money to pay their bill.

IMPORTANT:

If you enter into any contract (to the value of £35 or more) in your own home you **MUST** be given a document which gives you details about how you can cancel the contract within 7 days. If the work is to be carried out immediately you must sign to waive that right. You should think very carefully before doing this.

Contact your **Trading Standards Service** for further advice and see the following chapter specifically about gas and electricity suppliers.

- Which company supplies your gas and electricity is entirely your choice. The suppliers are licensed by OFGEM, the government's energy regulator.
- You may be able to make savings by changing your supplier but you are under no obligation to do so. The choice is yours.
- If you do decide to change suppliers the gas and electricity will stay the same but you will be billed by a different company.
- The amount you pay will depend on your method of payment. You may be able to make savings if you agree to pay by direct debit.
- Some companies make a standing charge whilst others cover this cost by charging more for the gas or electricity actually supplied.
- Pensioners can ask to be included on their suppliers' priority register which is free and can entitle you to some extra services.
- Try not to allow a salesman to pressurise you. Do not sign for anything unless you are sure you want to change supplier. No salesman has a right of entry to your home.
- There are a number of ways in which you may be contacted by companies wanting you to change supplier. It could be by telephone, by direct mail, by doorstep selling or by advertisements.
- You have the right to cancel a contract within 7 days of agreeing to it if it is signed away from trade premises, i.e. at home.
- If you find your supplier has been changed without your authority, this can be reversed either by contacting your new supplier or your old supplier.

Complaints and enquiries about gas and electricity suppliers should be made to **Consumer Direct - telephone 08454 04 05 06**.

They are supported by Consumer Focus who are the statutory organisation campaigning for a fair deal for consumers in England, Wales and Scotland. You can access information and advice via the Consumer Direct website www.consumerdirect.gov.uk and click the heading **Energy and Post**.



The firms on the **Buy with Confidence Approved Traders** list have been approved by the Isle of Wight Council's Trading Standards Service. They agree to

provide reliable and quality service. The Trading Standards Service makes every effort to ensure that the members comply with the law. There is no control on pricing and work cannot be guaranteed never to give rise to complaint, but should this be the case, difficulties will be dealt with fairly.

For details of approved traders or how to apply to become a member, please see the website at: www.iwbuywithconfidence.info or ring us at **01983 823370**.



ISLE OF WIGHT RURAL COMMUNITY COUNCIL

The Isle of Wight Rural Community Council (IWRCC) supports the 1,500 or more voluntary and community organisations that work so hard for the benefit of the island and its residents. We directly support communities themselves and given our name we naturally have a strong focus on the concerns of rural communities.

Contact the Isle of Wight Rural Community Council on tel: **01983 526905**, e-mail: mail@iwrcc.org.uk, website: www.iwrcc.org.uk

HEALTH TRAINERS

Provide 1:1 support for adults who want to make lifestyle changes with the aim of improving their health. The Health Trainer aims to motivate and encourage people to set personal health goals, and to support them in achieving a healthier lifestyle. Health Trainers meet for up to six sessions with their clients as they work towards their health goals, offering practical suggestions and support. This is a confidential and free service, and you can contact the **Health Trainer Service** on tel: **01983 814280**.

AGE CONCERN ISLE OF WIGHT

Our purpose is to ensure that the needs of individuals aged 50 and above living on the Isle of Wight are recognised, celebrated and supported either through direct service provision or by working in partnership with others. We supply advocacy, counselling, befriending, information and advice, shopping and welfare benefit services.

We are working locally with **Anchor Staying Put** to offer a small repairs service for jobs taking less than 2 hours to complete. It is often difficult and expensive to call someone out for small jobs like fitting a plug, fixing a tap or fitting a door chain. There is no charge for labour, although people may wish to make a donation. Clients only pay for materials, and the cost is agreed before work begins. For information advice contact **Age Concern Isle of Wight**, tel: **01983 525282**, e-mail: inaaciq.org.uk, web: www.aciw.org.uk.

LEARNING LINKS

Learning Links is an organisation which supports anyone over the age of 19 into learning, volunteering or employment. They believe that learning is lifelong and helps individuals stay up to date and active. If you are interested contact **Learning Links Area Coordinator IW**, 129 Pyle Street, Newport, Isle of Wight PO30 1JW. Tel: **01983 527529**.

ISLE OF WIGHT COUNCIL HOUSING BENEFIT SECTION

Don't delay - claim today!! Please contact the Housing Benefit Section on tel: **823950** for advice and assistance with payment of your rent and/or Council Tax. If you have any queries regarding your Council Tax Account then please tel: **823901**.



A lot of burglaries can be prevented. Most are committed by opportunist thieves and in two burglaries out of ten the thief does not have to force his way in because a door or window has been left open. Burglars like easy opportunities. They don't like locked windows because breaking glass attracts attention. They don't like security deadlocks on doors because they cannot open them even from the inside and they have to get out through a window. Never leave a spare key in a hiding place like under a doormat, in a flowerpot or inside the letterbox – a thief will look there first.

Free independent security advice is available from the **Police Crime Prevention Officer**. Tel: **0845 045 45 45** and ask for the Crime Prevention Officer or look on their website:

www.hampshire.police.uk/internet/advice/secure.

Simple precautions do work. So check the security of your home and strengthen the weak spots.

CRIMESTOPPERS

You don't have to put up with drug dealing and other crime that ruins your

neighbourhood. If you don't want to talk to the police, you can call **Crimestoppers** on **0800 555 111** at any time of the day or night to report information about crime, on a landline or a mobile.

It's a **freephone**. The call can't be traced, won't be recorded and won't appear on the phone bill. You won't be visited by the police and you won't end up in court as a witness. It won't cost you anything because no one will know you called.



101 is a confidential and easy to remember number for all non-emergency contact with the Police.

You can now call 101 for any non-emergency contact with Hampshire constabulary. This includes the reporting of crime as well as anti-social behaviour issues, leaving a message for an officer or member of staff, and general advice and information.



101 IS NOT FOR REPORTING EMERGENCIES.

If you or someone else is in immediate danger, or you witness a crime taking place, always call 999.

A call to 101 costs a fixed rate of 10 pence per call, whether from landlines or mobiles. Calls to 101 are free from public call boxes.

The 101 number runs alongside the existing 0845 045 45 45 number. Both 101 and 0845 calls will be answered by the Hampshire Constabulary switchboard.



A loan shark is someone who lends money without the appropriate Licence issued by the Office of Fair Trading. Loan sharks rarely, if ever, give any paperwork and if payments are missed they often use intimidation and violence to get money from their 'clients'.

- Have you been offered a cash loan?

- Have you been threatened when you couldn't pay?

- Has your bank card been taken from you as a security?

- Does what you owe keep growing even though you are making payments?

If you can answer yes to any of the above then you may have been bitten by a loan shark. If you, or anyone you know, is experiencing any of the above or has any knowledge of loan shark activities then contact the **Illegal Lending Team**. Report a loan shark in confidence tel: **0300 555 22 22**; by text: Text 'loan shark' and your message to **60003** or by email at: **reportaloanshark@stoploansharks.gov.uk**.

For advice and information on managing money, go to **<http://stoploansharks.direct.gov.uk>**.



- Don't ignore the problem. Tackle the situation before it escalates out of control.
- Contact all of your creditors and explain the difficulties that you are experiencing.
- Don't borrow money to pay off debts without thinking carefully. Securing debts to your property may put it at risk. Seek advice.
- Check your credit agreements. Are your payments covered by payment protection?
- Always attend to court forms - do not ignore them. The majority of debts will be covered by civil court procedure. You cannot be imprisoned for these types of debts.
- Seek advice. The Isle of Wight **Citizens Advice Bureau** offers free impartial, confidential and independent debt advice with a debt unit at the Newport Bureau. For an appointment contact them Monday to Friday 10am - 4pm, tel: **0845 120 2959**.

FINANCIAL OMBUDSMAN SERVICE

Helps to settle individual disputes between businesses providing financial services and their customers.

The **Financial Services Authority** considers complaints about a wide range of financial matters - from insurance and mortgages to investments and credit. The service is both completely independent and impartial.

For help and advice contact **0845 080 1800** or email **complaint.info@financialombudsman.org.uk** or visit their website **<http://www.financialombudsman.org.uk>**.

Fire can break out when you least expect it, often during the night. It is essential you plan what to do if you have a fire.



**IF YOU HAVE A FIRE IN YOUR HOME:
GET OUT - Dial 999 & call the fire service
STAY OUT - Never try to tackle the fire**

It is **vital** that you have a working smoke detector on each level of your home. Contact your **Community Safety Service** on tel: **01983 533834** if you need help or advice on installation.

-  **TEST YOUR SMOKE ALARMS REGULARLY**
Once a week is good practice
-  **CHANGE THE BATTERY ONCE A YEAR**
On a standard alarm or buy a 10 year alarm
-  **HOOVER THE SMOKE ALARM ONCE A YEAR**
More often in dusty environments

Almost all fires can be prevented. Here are a few tips which could prevent a fire starting in your home.

IN THE KITCHEN

- Keep your cooker as clean as possible; don't let grease or fat build up in the grill pan.
- Don't leave your cooking unattended.
- Don't overfill your chip fryer with oil (one third full is the maximum).
- Never hang clothes, tea towels, oven gloves, etc., over the cooker to dry.



AROUND THE HOME

- Switch off and unplug (if possible) electrical appliances at night.
- Do not overload sockets – use a fused adaptor.
- Never smoke in bed. This is the single biggest cause of fire deaths in the home.
- Always extinguish cigarettes and pipes properly.
- If you own an electric blanket, your local **Trading Standards Office** can offer a safety check. **Telephone 823370** to make an appointment. If it is more than 10 years old it is strongly recommended that you replace it with a new one with an “overheat protection” device.
- Close doors at night.
- Never dry clothes in front of a fire or heater.



THINK ABOUT FIRE - KNOW HOW TO PREVENT IT AND WHAT TO DO IF IT HAPPENS. HAVE A PLAN READY.

For more advice on fire safety or to book a free home fire safety check, contact your **Community Safety Service** on tel: **01983 533834** or **Control (24hr)**, tel: **01983 525121**.



Useful contact numbers

Trading Standards Service 823370
Email: trading_standards@iow.gov.uk

Age Concern Isle of Wight 525282

Citizens Advice Bureau 0845 120 2959

Energywatch Consumer Helpline 0845 906 0708

Crimestoppers 0800 555111

Hampshire Constabulary Isle of Wight
Crime Prevention Officer 0845 045 45 45

Isle of Wight Fire and Rescue Service Emergency Service 999
Community Safety 533834 or control (24hr) 525121

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This publication is available on request in large print, on audiotape or in Braille and in other languages. For further details please contact the Isle of Wight Council on (01983) 821000 (Typetalk available).

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Newport, Isle of Wight PO30 2EH www.iwight.com/tradingstandards

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