

# SCAMS BULLETIN

**February 2013**

The purpose of this scams bulletin is to enable Isle of Wight residents to be aware, and therefore guard against, the types of scams currently being reported to the Trading Standards service.

Trading Standards will collate information on scams to provide information and intelligence to the public and other agencies but will not normally intervene unless the victim is **very vulnerable and has been financially abused**.

We will also seek to take enforcement action in the civil and criminal courts where it is appropriate in order to punish the offenders.

If you are worried about scams please contact:

**Citizens Advice Consumer Helpline on  
08454 04 05 06  
or online using the  
[Online consumer complaint form](#)**

**HANDLING: This bulletin may be distributed to the public**

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## CARPET CLEANING WARNING

The Trading Standards Service is warning their residents to be aware of fraudulent traders offering carpet cleaning services.

The trader will normally make initial contact by posting an advertising card through the front door. This may include a list of prices that look reasonable, and even include a fixed rate for cleaning a number of rooms. The householder is invited to phone to make an appointment and a price may be agreed over the phone.

However, when the trader arrives, they may recommend that additional work or special treatments are carried out which will result in an inflated charge.

### **Real Life Case Study**

Mr and Mrs B, who are an older vulnerable couple, made an appointment to have two carpets cleaned after receiving a card advertising reasonable prices. When the trader arrived at their property he quoted £100 to clean two carpets. However, when he completed the work he produced an invoice for £400 which included a stain guard they had not requested. Mrs B felt intimidated by the trader and agreed to make a payment by her debit card, even though she believed this charge was unreasonable. She reported this matter to the Trading Standards Service, and with their intervention a refund of £300 was obtained.

Do not be tempted to respond to unsolicited advertisements of this nature. No reputable trader can give a clear idea of how much a job will cost, without carrying out an inspection first of all. It is a good idea to obtain two or three quotes in advance to assess what a reasonable price is, and to ensure you are not being ripped off.

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## LOFT INSULATION GRANT OFFERS

Green Deal is a new government initiative that aims to encourage consumers to make their homes energy efficient. It lets you pay for improvements to your home through your energy bills. Only authorised Green Deal businesses can offer this. In an attempt to prevent mis-selling and potential scammers, all Green Deal Providers and Assessors must follow the Green Deal Code of Conduct which stipulates that they must respect your wishes if you do not wish to be cold-called at home. Genuine Green Deal providers won't call at your home if you display a 'no cold calling' door sticker\* and householders should be wary of sellers who ignore the signs.

Isle of Wight Council Trading Standards Service has received complaints, where members of the public have been given misleading information by less scrupulous traders who cold-call. They may make false claims that they work for the local council, and high pressure sales techniques are used to frighten more vulnerable consumers into agreeing to contracts for goods or services that they do not necessarily need or want. By using scare tactics, the salesperson may claim the householder will be sued if they do not improve their home energy efficiency, or that they are breaking the law.

### **Real Life Case Study**

Mr M who is an older man living alone was cold-called by an insulation company. The trader told Mr M, that unless he had correct insulation in place, he would not be able to sell his home in the future. On this basis, Mr M agreed to have work carried out in his loft. Although Mr M was not charged for the work, he was concerned this was not a genuine trader. A follow up visit by Trading Standards Officers was carried out where Mr M was reassured. The trader has not contacted him since.

To avoid rogue traders offering energy efficiency home services, do not deal with unsolicited callers who contact you at the door, by telephone, email or letter and seek advice from the Energy Saving Advice Service on 0300 123 1234 or visit [www.direct.gov.uk/Greendeal](http://www.direct.gov.uk/Greendeal).

For further help or advice please contact;  
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## INTERNET 'POP-UP' ADVERTISING

Consumers browsing the internet should be aware of pop-up advertising, which is intended to attract web users or capture email addresses. A pop-up will usually appear in a new web browser window containing an advertisement for goods or services. Some pop-ups will include a link to less scrupulous sites including;

- Certain types of downloaded content, such as images or free music
- Software installation
- Access to pornographic sites
- Gambling sites

The Trading Standards Service has received complaints where consumers have clicked on a pop-up in the belief they were going to receive goods as part of a free trial. However, once the consumer has entered their personal details, including a debit or credit card number, extra payments may be taken.

### **Real Life Case Study**

Miss B was browsing the internet when a pop-up advert appeared for face cream. Including in the advert was 'before and after' photographs to demonstrate how effective the cream was with prolonged use. Miss B was sceptical about the claims made, but as it was offered as a free trial, she decided to place an order. As soon as she submitted all her details, she received a receipt by email for £8.95 to cover the postage. This email also included a cooling off period, so Miss B sent notice of cancellation immediately. However, she received the cream two days later, with a letter explaining she had thirty days to return the cream or she would be charged a further £89. She reported this matter to Trading Standards, and with their intervention the trader (who is based abroad) has agreed the goods can be returned, and she will not be charged further money. Consumers are advised NOT to click on any pop-up advert that may appear whilst browsing the internet. They should also check their internet settings to ensure the pop-up blocker is activated and that genuine anti-virus software is installed.

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## BUY WITH CONFIDENCE

With complaints about household repairs and improvements an ongoing issue, Isle of Wight residents are reminded to always use the 'Buy with Confidence' scheme.

Using a 'Buy with Confidence' member is the best way to ensure a legal, honest and fair service. If the trader you employ is a member of the scheme, you can be sure that they have been checked for trustworthiness and compliance with consumer protection laws, are fully insured, provide clear pricing information and offer good customer service.

By using a 'Buy with Confidence' member you can be assured that;

- Members are fully audited by a Trading Standards Officer to ensure they trade in a legal, honest and fair way
- Members are properly insured
- In the unlikely event that something goes wrong, you will receive help and advice from a Trading Standards Officer to get the problem resolved
- Peace of mind that the member is trustworthy and competent to do the job
- Clear pricing with no hidden extras

To find out who is a member of the scheme please visit;

[www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk)

If you need to make a complaint about goods or services please contact;

Citizens Advice Consumer Helpline on

08454 04 05 06

Or online using the

[Online consumer complaint form](#)

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