

Wise up to scams

An elderly woman with short, light-colored hair is looking towards the camera with a suspicious and slightly concerned expression. She is wearing a light purple collared shirt under a beige jacket. Her hands are resting on a teal door handle and the door frame. The background is a plain, light-colored wall.

Advice to help you
recognise scams and
to stay safe at home

Wiltshire is a safe place to live – by taking simple precautions we can keep it that way

Information about Wiltshire Council services can be made available on request in other languages and formats such as large print and audio.

Please contact the council by

Tel: **0300 456 0100**

Email: **customerservices@wiltshire.gov.uk**

Say no to doorstep callers

Put a 'no cold callers' sign on your door.

Attention

No cold calling

Don't ring • Don't knock

We do not deal with uninvited traders

Please leave the property and don't return.

Failure to do so is a criminal offence

Wiltshire Council
Where everybody matters

Ask your Councillor about a No Cold Calling Zone for your Area.

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Wiltshire is a very safe place to live, and the crime rate is low. We all want to keep it that way. Taking simple steps can help stop scammers.

Check your security

The Wiltshire Bobby Van will make a free visit to any elderly person who wants their security checked or a chain fitted. Call **01380 861155**

Most of us will at some time be contacted by people who are operating scams but most of us will recognise a scam when we see it. Unfortunately it is often the more vulnerable elderly who struggle to recognise a scam, and sadly they may fall victim.

Recognising a scam – don't be a victim

Scams or tricks are attempted in various ways:

- by a caller on your doorstep
- by telephone
- By e-mail
- by post
- face to face in the street or at events such as a concert or sport.



Doorstep callers

Doorstep scams are often the hardest to spot because we can be caught unawares by a caller with a plausible story. Our home is a place we feel safe, and this might mean we do not take enough steps to protect ourselves.

If we do not take care, it can be simple for a fraudster to be successful with a trick. Most of us feel able to challenge a caller and ask relevant questions, but some elderly people become confused when confronted with an unexpected stranger on the doorstep. It is even more difficult for anyone living with memory loss.

Scams on the doorstep are often successful, because the householder has not had time to think about the situation, nor to chat it through with anyone else - they are caught 'on the hop'. It is that element of surprise that an unscrupulous caller relies on. He/she is practised and knows what to say to gain trust.

This guidance is intended to raise awareness of how scams are operated and how best to avoid being a victim



Most people who call at the door will be genuine callers you either recognise or expect. Sometimes a salesman will be on your doorstep simply to try to sell to you, but on occasion a caller might try to persuade you to let them in your home for some purpose. Sometimes this will be a trick in order to scam you. Trading Standards do not want the elderly to feel isolated and afraid to open the door to anyone, and so knowing when it is safe to open the door, the steps to take, and where to get advice will help prevent you being tricked.

For the very vulnerable person, the safest advice will always be not to open the door, but in reality we know this is sometimes difficult. Many householders feel compelled to answer the door. Many people think it is courteous to open the door, but it is always wise to check a few things before you do.

Things to check before opening your door:

- look through a window, or door viewer/spyhole for signs the caller is the one you expect
- look for signs of an official caller eg a vehicle with a company name
- how is the caller dressed?
- is there more than one person?
- keeping the chain on if you are unsure who is at the door
- asking for ID and checking it carefully – keep the chain on
- using the telephone directory to find a number to check out a caller.

Always say you would like to double check with someone else, such as neighbours, friends or family.

If you are told something you were not expecting or offered something you did not ask for, it is wise to be suspicious. If it sounds too good to be true then it probably is. Tell them you do not agree to anything without checking it out. Never tell anyone you live alone and always give the impression you are well supported by family and friends even if that is not really the case:

“Sorry but my Grandson sorts all that sort of thing”

or

“No thanks I have lots of helpful neighbours”

If the caller claims to be an official of some sort tell them to write to you because that is what an official should do.

A scammer can only scam you, if you allow it. We all hope we would recognise a scam, but it can be easy for the unwary to be caught out by stories of emergencies, or even being given ‘good news’. Never take anything at face value – always check it out. Politely tell the caller to leave.

Take advice or speak to someone you trust before agreeing to anything. The Citizens Advice consumer service provides confidential and impartial advice on consumer issues

Keep the Citizens Advice consumer service helpline number by your telephone: **03454 040506**

Simple steps can stop you from being a victim of a doorstep scam

Beware the Distraction Burglar

If someone calls at your door to say they have been sent by an organisation and must get into your home for some reason – don't be fooled – this could be a trick and what is known as a "distraction burglary". It could be a simple story of a lost pet, needing to use the telephone, or that a neighbour asked them to call. It could be a claim of a gas leak, water quality problem or the need to check your meter for safety. All of these stories are most likely to be a scam and must be checked out.

If someone says they are from a particular organisation it is perfectly acceptable to double check this whilst you close the door and they wait.

Never leave your home unattended to help search for a pet and never allow someone you do not know to use the phone.

A genuine emergency, such as a gas leak or flood, which required you to leave your home, would be managed by uniformed police and community officials.

If you are suspicious call and tell the Police about the caller.

Don't let any stranger you are not expecting into your home.

There are lots of businesses that knock on doors to get trade, such as double glazing, solar panels or household items or cleaning products. This method of selling is called “cold calling”. Most of the time this is just a nuisance, and they will go away when you tell them you are not interested. On occasion they may be more persistent and try to engage with you. Buying on the doorstep can result in your name being added to a marketing list and you will then receive other salesmen at your door.

It is your doorstep and your decision. You do not have to purchase anything.

Take control

with the chain on the door, respond firmly “No thank you, I never buy on the doorstep”. Then close the door. Don’t buy on impulse

Don’t feel bullied

keep your door shut, it is your door and your decision, you do not have to purchase anything.



What is it?

This is when a caller offers to do a job like gardening or repairs to your drive, or roof or gutters. The rogue trader quotes a cheap price and then does poor quality work and he will often demand much more than he quoted, and more than the job is worth.

These rogue traders can be quite intimidating if their demands are not met. It is a crime to behave in this way.

If you find yourself in this position, don't be intimidated and don't just sit and worry about it – tell someone. A friend, relative or neighbour and get advice from The Citizens Advice consumer helpline: **03454 040506**.

A problem shared is a problem halved

Think carefully and ask yourself questions before engaging with any unknown caller.

Trading Standards believe that allowing cold callers you did not ask for and do not know, to work on your home or garden is unsafe.

The best advice is not to open the door, but if you do, tell them you have family to do jobs and send them away. Never tell them anything about yourself.

Always give the impression that your family is close by.

Don't be tempted by any trader on the doorstep before you have taken advice. Advice can help you to decide

Think carefully

If the caller is genuine he will respect your wishes and leave. If you are tempted, stop and think first.

- Are they local – have they given a valid and genuine name and address?
- Would they even be able to do the job properly?
- Could they actually cause damage to your home?
- Are they likely to just disappear if you have problems with the work?

Think about using a business from a registered scheme such as the Trading Standards scheme, Buy with Confidence, www.buywithconfidence.gov.uk.

Taking these simple steps could stop you from being scammed, and prevent all the worry that can result from dealing with rogue traders.

If you buy on the doorstep – you can change your mind.

You have 14 days to change your mind about most contracts you agree in your home during a visit by a salesman whether it is a something you are buying or a service you have agreed to. All sellers are legally obliged to give you a notice telling you about your right to cancel. If they do not, you should be very suspicious and report them to the Citizens Advice consumer service on **03454 040506**.

There are lots of organisations willing to help and offer advice if you are worried.

Dial **999** if you are suspicious or the caller won't leave when you ask.

Call **101** to take advice about a caller or to report a concern.

Call **03454 040506** the Citizens Advice consumer helpline if you want advice about something you have agreed to.

Wiltshire Council trading standards want to help you to protect yourself. Do not hesitate to use the Citizens Advice consumer helpline – you will not be wasting anyone's time – they will be glad to offer advice.



Some Hints and Tips

- It is not safe to let anyone that you did not contact yourself, have not checked out, and do not know, carry out work in or around your home
- Remember some callers are not genuine. They pretend to be something they are not just to gain your confidence
- Never let any caller know you keep cash in your home
- Keep valuables out of sight of the door/windows
- Never pay up front for work you have asked to be done
- Never disclose your personal identification number (PIN) or let anyone persuade you to hand over your bank card or go to the bank to withdraw cash for a payment
- Don't be afraid to ask a salesperson to leave. If they refuse, call the Police
- Ask for the caller's identity card and do this whilst the caller is outside, and with the door chain on. Check it carefully. Keep your utilities services phone numbers handy so you can easily call and check an official's identity.

Some Hints and Tips

- Don't agree to unplanned entry into your home to check water quality or for leaks. Any genuine request to check water quality can be made by letter with an appointment. Gas leaks would be checked outside your home unless you had made the call yourself asking for a check
- Join your utilities companies' password schemes. This is where you arrange a password with the company to check their representatives are genuine.

Other Scams and Tricks Bogus charity collections

A fraudster may ask you to donate money or clothing or household goods for a charity. In fact many of these requests are just scams. If you want to give to charity in this way it is better to take your items to a local charity store or call them – many will collect for free. Remember:

- Legitimate charities must be registered with the Charity Commission and their registration details must be displayed on collection bags and envelopes
- Check the registered charity number on the Charity Commission website or call them on **0300 066 9197**. You can also report charity donation fraud to them
- Don't fill charity bags until you have checked out the business or your donation may end up with a private individual and not the charity.

These scammers just want personal details which they will use at a later date, perhaps to get you to buy something you don't really want or need. Surveys can be done by phone or on the doorstep. If you are unsure it is better not to agree.

If you think you have been a victim of any scam report it to Action Fraud – they may be able to track down the fraudster.

You can also contact the Citizens Advice consumer helpline on **03454 040506** for advice.



A few examples:

- Automated message telling you that you have won a prize, perhaps a holiday and all you have to do is make another phone call – these are just scams which encourage you to make another call which is charged at a “premium rate”. We all know the old saying “There is no such thing as a free lunch” but equally there is no such thing as winning a competition and having to pay to receive the winnings.
- Caller claims to be from your bank and asks for your bank details or personal information. Don’t respond to these – your Bank will never ask for information in this way. If you get one of these calls take the time to visit your bank and tell them about it
- A caller telling you that you can claim back PPI – payment protection policy payments. Most people who are phoned have never even paid PPI. If you think you did pay PPI and want to know more, look at the paperwork you have for any loans or mortgages and make contact direct with the company you paid the PPI to
- Surveys which ask for personal information are often just a marketing ploy which can result in more unwanted phone calls and post. Refuse to take part in these unless you have asked to do so

- Awards of gifts or money – these will always be a scam. Sometimes you are told you must collect a parcel you are not expecting and did not order from the post office and you will be asked to pay a sum of money – this is a scam
- Alarm systems which are free or reduced cost, or are provided by some form of grant – this is just a way to draw you in. The alarm may be free but the service and monitoring will be very expensive sometimes as much as £6000 up front for a ten year period. If you think you need an alarm, get in touch with a local business or an organisation such as Age UK
- Roof coatings which are claimed to keep heat in and protect your roof. These callers will encourage you to have a “survey” carried out. They may tell you moss is damaging your roof. This is not true. Many of these companies will offer you a really expensive roof treatment and it is highly unlikely that you need this or will benefit from it. Don't be tempted by these calls

Be wary of any call you receive which you have not requested and are not expecting. Most legitimate businesses do not try to get your agreement to things during the first phone call. If a business does this, be suspicious and take advice. Tell them you do not agree to things on the phone. They can write to you instead.

Scams through the post

The postman delivers a lot of Junk Mail. Occasionally you may be tempted by something you read. Take advice, because offers that come in the post are often from people based abroad and are not genuine.

A British address on the letter is no guarantee of a genuine company.

- Be suspicious of any competition requiring you to pay money to win money
- Be wary of competitions that require you to buy to enter
- Remember that giving your personal details may result in your details being sold on.
Don't be taken in.



Some scammers gain your confidence by phoning, chatting and befriending you. Be wise, don't be fooled. If you are worried, tell a trusted friend or relative, or in confidence tell the Helpline on **03454 040506**. You will not be alone – others will have had similar experiences.

No one that has been scammed is ever a lone victim, but victims often feel alone

Being scammed does not make you silly or stupid, it just means you have been a victim. Don't be afraid or ashamed to tell someone so that you can get some help. You may prevent others from being victims by sharing your experience. A national Campaign "[Think Jessica](#)" was set up some years ago to highlight the problem. There are many stories of scam victims experiences.



Gran conned into spending

Vitamail scam – Gran tells how she was conned into spending £6,000 on ‘worthless vitamins’

An elderly grandmother has told of how she blew £6000 of her pension on worthless vitamins after being caught up in prize draw scam.

Widow Ann McCorquodale forked out £40-a-week on supplements after being guaranteed a £10,000 pay-out in return. But the mail-order con lasted three years and has left the 77-year-old penniless with a house bulging with health products.

The irony is Ann can't even use the vitamins because of existing medication she takes. Last night, she said:

“I still can't believe I let them con me for three years. I didn't tell a soul about what was going on, not even my family, it was my secret. I felt horribly guilty.”

Retired nurse Ann, from Greenock, was lured by the promise that a huge cheque from Vitamail was on its way if she sent the company £40 order for vitamins every week. When the cheque never arrived, the pensioner considered cutting off all contact with the ruthless French firm and even wrote a letter telling them to leave her alone.

But Ann felt bullied and threatened by constant letters and phone calls and for years she continued

£6,000

to send postal orders to Vitamail's Bedford PO Box number. Ann had hoped to use the £10,000 to make her dream of visiting her daughter and grandchild in Australia come true. Every week Vitamail promised she would have the money in 10 days and that a photographer would call and take photos of her with her cheque. They also sent her letters with pictures of other happy pensioners who had won the cash to keep her hooked.

Ann isn't the only one to fall for the scam. Hundreds have posted comments on blogs and forums warning people to steer clear of Vitamail.

Last night, she said: "I feel so stupid and ashamed that I could have been sucked in by this scam. I was desperate to find the money to go and visit my daughter and granddaughter because my heart has been broken since they moved to Australia four years ago. Then when this letter came through the door offering a chance to win £10,000 I jumped at the chance. Now I feel like a total fool."



For those online, or with relatives who are online there is much more information about scam victims available both from the Think Jessica Campaign and other consumer websites.

Think Jessica is a registered charity committed to making people aware of the danger and financial implications caused by postal and telephone scams, educating professionals and protecting the most vulnerable members of our society from illegal practices.

- Think Jessica information booklets are **free**, just send a loose second class stamp.
- Think Jessica information pack which includes a DVD – £7.00
- Pack of six assorted A3/A4 posters – £3.00

To cover postage and packaging, cheques or postal orders should be made payable to Think Jessica, PO Box 4442, Chesterfield, S44 9AS.

For general enquires or to find out more about Think Jessica material and prices of bulk orders

Email: advice@thinkjessica.com

Web: www.thinkjessica.com



Keep this by the telephone or front door

Stop: think about whether you're expecting anyone. If not don't answer

Chain: If you are expecting a caller, put the door chain on or look through the window or spy-hole to see who's there

Check: ask for an identity card and examine it carefully. If you think you might need to allow the caller to speak with you, do not be alone. Tell them you want to call a neighbour, family member or friend, to be with you during the visit, so they must come back at another time

Above all, take simple steps to secure your home.

- Don't leave the back door open while you are at the front door
- Don't leave lower windows open when you go out
- Keep valuables out of sight of doors and windows.

These are steps we all need to take, whatever our age.



Be Wise – Stay Safe

The Citizens Advice consumer service provides confidential and impartial advice and information on consumer issues.

You can ask that your call is kept confidential, but unless you ask otherwise the details will be shared with your local trading standards department so they can offer assistance to you if that is appropriate.

Contacts

Wiltshire Bobby Van

Tel: **01380 861155**

Charity Commission

To check the registered charity number.

Tel: **0300 066 9197**

Citizens Advice Consumer Helpline

Tel: **03454 040506**

Wiltshire Police

Tel: **101** or in an emergency **999**

Web: www.wiltshire.police.uk

Think Jessica

Web: www.thinkjessica.com

Email: advice@thinkjessica.com