



SCAMS AWARENESS UPDATE

Older Persons Scams Awareness & Aftercare Project

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Put your specs on...

We're reading the small print!

As you know, our Scams Awareness & Aftercare Project is run in partnership with Cheshire East Council Trading Standards Team. The team is passionate about protecting consumers from scams and maintaining a fair and safe living environment. Here at Age UK Cheshire East, we're especially passionate about protecting older consumers.

Rogue traders come in many shapes and forms, and can approach us by phone, on the doorstep, by email or via the internet. They are businesses who act unfairly or illegally, and the range is much wider than home improvements.

In this month's edition, we highlight how rogue traders trick people into signing up for something they don't want or need. The good news is, we also reveal how you can avoid becoming victims of such business practices.

As always, beyond our bulletins, you can get information about our Scams Awareness and Aftercare Project, along with further scams awareness resources, from our website at [Age UK Cheshire East](https://www.ageukcheshireeast.org) or by contacting Sally Wilson at sally.wilson@ageukce.org; 01625 612958 / 07932 999902.



Sometimes it's hard to know if an offer is genuine or a scam.

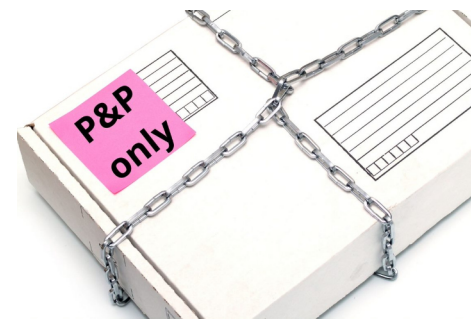
A company may sell a legitimate product or service, but are very cunning with the small print, or use pressurised sales tactics, so you find yourself signed up for something you didn't need or want.

Others may blatantly impersonate genuine companies to offer goods and services, but then you find you have a contract with a different (or non-existent) company altogether.

Here are some examples to look out for

Free trial offer subscription traps – You see an advert offering a free trial or sample, often for health-related or beauty products. They're just asking for your bank card details to pay for P&P.

However, you quickly find you are regularly receiving further products, with money being debited from your bank account; or worse still, money going out and no products in return.



Purchase subscription traps - You buy a product from a catalogue or online. You provide your bank details to pay, the product arrives and you're pleased with your purchase. However, you notice that money is regularly being taken from your account for a subscription for a club you didn't ask for.

In one case, after buying a mobility aid, a person was signed up to a motoring club, when they didn't even drive!

White goods and drains insurance traps - You get a call out of the blue offering either new or renewal insurance for your freezer, washing machine, vacuum cleaner etc., (or even insurance against blocked drains). The caller then asks for your bank details to set up or renew the policy. If challenged or questioned, the caller pressurises you into buying the cover. Once you've handed over your details, the scammer uses them to commit fraud, or you may end up with insurance you don't want or need, as you were pressurised into buying it.

In some instances, people have ended up with several policies for the same item.





Mobility aid scams - You get a call from a legitimate company selling products such as mobility scooters, rising chairs and mobility bathing aids. The caller pretends they know your physical situation, and may make a home visit appointment. However, after many hours of pressurised selling techniques, you end up agreeing to buy items which are often very expensive, and you don't really need for your medical condition.

There has been an example in Cheshire East where a person was banned from being a director of a company, following such pressurised sales and mis-selling tactics in this industry.

Green homes grant or 'free' boiler scams – We've mentioned these before in our bulletin, but it's worth a reminder. You receive an offer of a free energy efficiency survey on your home, or the offer of a free boiler. However, the company then says to get the grant or free boiler you must buy other products or services from them.



WE JUST NEED (A BIT OF) A SUSPICIOUS MIND!

There are some great, legitimate companies out there providing goods and services in the industries we've mentioned. Unfortunately, these sectors are also a target for scammers. So, here are some top tips to avoid being caught in a mis-selling trap:

- ▶ **Be suspicious of** any calls or contact out of the blue offering goods and services.
- ▶ **If an offer** sounds too good to be true, it probably is!
- ▶ **Make a list** of your white goods and any insurance policies you have for them. You can check this if you have a cold call, and can decide if the policies are value for money.
- ▶ **As always, if** you want to buy goods or services, do your research, get a range of quotes/prices, and consider using the [Buy with Confidence scheme](#).
- ▶ **If you send** for free samples or items from catalogues, check the terms and conditions.
- ▶ **Never feel pressurised** to buy or respond to time limited deals. Don't be afraid to hang up on a cold call or ask traders to leave your doorstep or home.
- ▶ **Use a credit card** for purchases over £100 - it gives you more protection.
- ▶ **Keep checking your** bank statements for unwanted transactions, and contact your bank if you need to stop a subscription you didn't knowingly sign up for.

CURRENT SCAMS

Here are some current and potential scams we'd like to alert you to:

Don't let your cash jet away



With the road map out of lockdown being published, you may be thinking of, at last, booking a holiday.

Unfortunately, there have been reports of holiday scams, including payments for the (free) EHIC card replacement and offers of holidays that don't exist which direct you to fake websites to steal your bank details.

Be cautious of incredibly cheap deals, double check websites to see if they're genuine, and never pay by direct bank transfer.

Census 2021 - 21st March 2021



The census is well underway across the nation.

However, scammers may take advantage of this to steal your personal and financial details.

Check out our [video](#) to be Census 2021 aware, to avoid falling for a census scam.

From 22nd March - 30th April, Census Field Officers will be visiting people who have not completed their census. They will NEVER ask to enter your home, or ask you for money, your bank details or National Insurance number. Report anything suspicious to the Police on 101.

Cashing in on the British weather

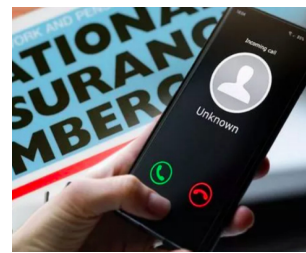


Rogue traders will take advantage of the recent storms and the forthcoming spring weather to make you think you need roof and

guttering repairs, or to offer poor quality gardening services.

Never be pressurised into agreeing anything with a doorstep caller. Reputable traders rarely need to drum up business this way. Always get a range of quotes for any repairs, improvements or gardening and ask friends or family for advice.

National Insurance number scam



We've had reports of people receiving an automated phone call telling them their "National Insurance number has been compromised" and in

order to fix this and get a new number, they need to "press 1 on their handset to be connected to the caller".

By doing this, victims are pressured into giving over personal details to receive a new National Insurance number. In reality, they've been connected to a criminal who can now use their personal details to commit fraud.

COMING NEXT TIME...

- Current scams

- Our 1st anniversary celebrations!

Though we don't like to see you leave, you can unsubscribe from these bulletins by emailing sally.wilson@ageukce.org

The Older Persons Scams Awareness & Aftercare Project is brought to you by



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and

