

# safe+SECURE

Surrey Trading Standards advice on avoiding rogue traders, scams and finding reputable businesses



## It's true our stickers do reduce calls from cold calling traders!

We have been overwhelmed by the number of people who responded to our recent evaluation survey looking at the effectiveness of the Stop Cold Callers initiative. In total we had 851 responses from both people with stickers and those without and they show that our stickers are popular and effective. We will share the full evaluation report with you when it is completed but here is a summary of our key findings.

- 90% of householders say there has been a reduction in the number of cold calling doorstep traders since displaying the sticker
- 51% of householders say they feel safer in their home after displaying a sticker
- 76% of householders say they feel more confident in dealing with doorstep traders
- The survey was completed across all age ranges – 51% of respondents were aged 60 years or more



Thank you to everyone who took the time to complete the survey.

## National Consumer Week

From 12<sup>th</sup> to 16<sup>th</sup> November this year is National Consumer Week, an annual event organised by the Trading Standards Institute to highlight issues affecting consumers. The theme this year is 'Cold Calling – Don't Buy it!' The message for the week is "Say NO to Cold Calling Traders" and the aim is to protect vulnerable consumers in their own homes and give them the confidence to say NO and to raise awareness that a trader who fails to leave when asked commits a criminal offence.



The Trading Standards Institute has adopted our Stop Cold Caller stickers and is making them available on their website to download and to other local

## Quick Words

**This is a busy time for Trading Standards...** Did you know that all shops supplying fireworks need to get a licence from Trading Standards? Officers are also busy at the moment carrying out underage test purchases of fireworks from shops in Surrey and checking to see that shops are storing fireworks safely.

**New scams guide...** With an estimated £3.5 billion being lost to scams every year in the UK and the average victim losing £850 we take scams seriously. It tends to be the elderly and vulnerable who are most likely to fall prey to scams and for that reason we have launched 'Scams – A Guide for Carers (copy attached to the email)

**Christmas is coming...** and it's time to get shopping but before you go in search of an online bargain check out this [video](#) from the Office of Fair Trading to ensure you know your consumer rights online

**The work of Trading Standards really can have a huge impact...** You may remember we reported in an earlier issue on our successful prosecution of Scottish and Southern Energy. In their annual report for 2012 they say sorry and set out the changes they have made to restore consumer confidence.



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authorities. For more information on National Consumer Week visit [the Trading Standards Institute](#) website.

## How do I stop cold calls and junk mail?

In our recent evaluation many of you expressed frustration at not being able to stop unsolicited telephone calls and junk mail, so I thought it would be useful to look at these areas in a bit more detail.

Unfortunately, there is no magic solution to eradicate this unless you ditch your telephone and seal up your letterbox! However, there are a few things that you can do to help, so here is our quick guide to reducing junk mail and unsolicited telephone calls.



### Unsolicited telephone calls

1. Register with the [Telephone Preference Service](#), it's free, quick and easy to do. Once you are registered businesses based in this country should not make telesales calls to you and if they do they will be breaking the law. It will not stop everything, particularly not scams and rogues who will often ignore the rules, but it will make a difference.
2. Contact your telephone service provider to ask about having your telephone set up to block calls from withheld numbers. Many of the telesales and scam calls come from withheld numbers and if you block them they cannot get through. Your telephone service provider might charge a fee for this service.
3. Contact your telephone service provider to ask to have caller display, so you can see the telephone number that is calling you before you answer the call.
4. Register for [Silent Call Guard](#), it's free, quick and easy but must be renewed every 12 months. Once registered your telephone number will be added to a database used by major telemarketing firms and it should reduce the number of silent calls you receive.
5. There are now a number of companies on the market that offer call blocking devices that you can buy. These are not usually necessary but they can be worth considering if you are concerned for any vulnerable friends or family who you know, or suspect, may be susceptible to, or have fallen victim to calls from scammers and rogues.

### Junk mail

1. Register with the [Mailing Preference Service](#), it's free, quick and easy. All members of the Direct Marketing Association agree to a code of practice not to send unsolicited direct mailings to anyone who registers with the Mailing Preference Service. The service can take up to 4 months to take full effect.

# safe+SECURE

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2. Register with the [Royal Mail](#) to not receive unaddressed mail, leaflets and flyers delivered by the Royal Mail. This is a free service that takes about 6 weeks to take effect from the point of registering and may only last about 6 months before you need to re-register.
3. If you can't eat another pizza and want to stop door to door leaflet drops you might consider creating a notice to display on your door or letterbox. The [online sign](#) website can enable you to design your own sign that you can then print out for free or you could get your felt tip pens out and get creative!

## Is the Green Deal a good deal?

On 1<sup>st</sup> October the government launched the Green Deal. This is an initiative to try and help reduce Britain's carbon footprint and make our homes more energy efficient. It will work by enabling householders to carry out energy efficient home improvements and pay for them over time via a loan that is incorporated into their homes electricity bill. An assessor will visit to your property to look at your current energy use and advise on potential improvements that might be right for you and your home. The government intend that people will be able to pay for the improvements from the savings they make on their energy bills, meaning that you will pay no more in real terms as the reduction in the cost of your energy, through lower consumption, will be transferred to meet the repayments on your insulation measures.



In principal this sounds like a good scheme with laudable intentions but Trading Standards can foresee some dangers for consumers. Firstly, there appears to be no guarantee that the savings you make on your energy bill will necessarily offset the payments you make under your Green Deal agreement so a smooth talking assessor could mislead you on potential savings and you could end up out of pocket. Furthermore, the Green Deal could give rise to a host of new businesses that seek to make money by using high pressure sales tactics to get you to take out a Green Deal agreement.

The Trading Standards Institute has successfully lobbied the government to bring in some safeguards for consumers. Safeguards include that salespeople who offer a Green Deal assessment will:

- Respect No Cold Caller stickers and anyone who requests not to be telephoned or contacted
- After an initial approach, wait at least one day before conducting their assessment, unless you request that it starts sooner in writing
- Fully explain any 'cooling off periods' that may apply

# safe+SECURE

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- Inform you about what products and services they intend to provide as well as any marketing of products not associated with the Green Deal. You should be required to consent to the marketing of unrelated products prior to the assessment visit taking place
- Tell you who they work for and about any commercial links they might have with other Green Deal providers or third parties
- Tell you if they receive commission from others

This scheme will hopefully help many people and it may help you but before you rush to take advantage of this:

- Consider using a trader who is a member of our approved trader scheme 'Buy With Confidence'.
- Shop around for the deal that is right for you. When you have an energy assessment this is like a prescription that you can use with any Green Deal provider and not just the company who have done the assessment.
- Check the sums, as far as you can, and make sure they add up. Remember that if you fund the improvement via the Green Deal you are taking on a loan that needs to be repaid so make sure that you can repay this even if the savings you anticipate are not borne out. You may prefer to make your own arrangements to finance the improvements; you are not obligated to take out a green deal after an assessment.
- Remember our advice is never deal with any traders who make cold calls to you at your door or by telephone.

For more information on the Green Deal visit the [Department of Energy and Climate Change website](#).

## **You could be entitled to compensation but don't pay for it!**

In recent years there has been a rise in companies offering to win compensation for people; whether it be for misold PPI, banking charges, or for errors made by energy companies the common denominator is they charge a fee. Often these companies will exaggerate compensation that may be available and will claim you are entitled to compensation whether or not this is the case.

If you are entitled to some form of compensation you should not be paying to win it. You should contact the business you believe you have the claim against and if they dispute this or will not help you should go through the relevant Ombudsman scheme to seek any compensation that you may be entitled to.

# safe+SECURE

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The [Financial Ombudsman](#) Service is the official independent service for settling disputes between financial companies and their customers.

The [Energy Ombudsman](#) is the official independent service for settling disputes between energy companies and their customers

Both these services are free and impartial so you don't need to pay a claims service when you can do it yourself for free!

## Consumers' Friend

Mrs Victoria Sponge:

I bought a brand new TV in the sales for my daughter costing £399 but it does not work. I have taken it back to the shop but they refused to refund me and pointed to a sign informing me they do not offer refunds. Can they do this?

Jon Gould says:

The Sale of Goods Act states that goods must be of a satisfactory quality, fit for purpose and as described. These are your statutory rights and cannot be restricted by signs such as the one you have seen. There has been a breach of contract between yourself and the retailer and the TV is not of satisfactory quality. You are legally within your rights to demand a repair, replacement or refund. For additional protection, Section 75 of the Consumer Credit Act makes provisions whereby if you use a credit card to purchase goods over the value of £100 and a problem arises, you can also pursue the credit card company for your money back.

For further advice and assistance, contact Citizens Advice Consumer Helpline on 08454 040506.



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## Surrey Police feature

### Don't be on a burglar's 'to-do' list

Although Surrey is one of the safest counties in the UK, there is traditionally an increase in burglaries during the autumn and winter, most likely caused by the longer, darker evenings which increase the burglar's opportunity to target vulnerable properties.

Being burgled can be a devastating experience but simple steps can be taken to make an opportunistic burglar decide it is not worth their while targeting your property.

Surrey Police recommends the following:

- Never leave door or car keys, wallets or handbags within reach of a letterbox, door or window
- Make sure your house looks occupied when nobody is home by using an automatic timer to switch interior lights on and off
- Set your burglar alarm whenever you leave your home. If you don't have an alarm, we recommend that you get one fitted – but never buy an alarm from a cold calling trader
- Always close your windows when you are out, and ensure French windows and patio doors are secure
- Dispose of packaging carefully, particularly at Christmas. Empty boxes left outside can advertise to thieves what they can find inside
- Going away? Cancel milk, newspaper and other regular deliveries and ask a friend or local Neighbourhood Watch scheme to keep an eye on your home
- Property marking is an excellent deterrent. Mark your valuables with a property marking product and place signs and stickers around your home, making it clear that your property is marked. Photograph your valuables and keep a description of them
- Always secure your shed and garage and don't leave ladders or other tools outside which could help a burglar gain access to your home.

For more crime prevention advice visit [www.surrey.police.uk](http://www.surrey.police.uk)

# safe+SECURE

Surrey Trading Standards advice on avoiding rogue traders, scams and finding reputable businesses



## Buy With Confidence

Find a trader you can trust by using A Trading Standards approved business. Visit the [Buy With Confidence](#) website and why not also watch a [short video](#) promoting the scheme.

Did you know we now have over 450 Buy With Confidence members in Surrey? Nationally there are now over 4700 members.



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