

# Information Network Bulletin

## Winter 2011

Welcome to the latest edition of the Information Network Bulletin brought to you by Croydon Council's trading standards team.

It includes details of some of the latest scams and fraud alerts that we have become aware of in recent months. We hope that you find it useful.



### Beware the driveway scammers

Anybody who has been watching the news recently, may have seen the story of members of the Tomney family, a gang of driveway pavers jailed for conning householders in to believing they were pouring a white chemical sealant on their customers driveways. The sealant was, in fact, milk – and they were filmed bragging that they were charging £800 for a bottle of milk.

Trading standards officers are looking for Croydon residents who have been contacted by a driveway installer or block paving company in the past 12 months to come forward and share their experiences.

Residents, particularly in the Coulsdon area, have been paying cash for their new driveways. While, in the majority of cases, customers appear to be happy with the work, any business that takes payment of thousands of pounds in cash must be regarded as suspicious.



Please contact Croydon trading standards with your story, even if the work was never carried out.

If you would like a brief questionnaire to complete, or would like to discuss the matter with an officer, call the team **on 020 8407 1311**. Any information given will be treated in confidence.

## Phone fraudsters target the elderly

An elderly Croydon resident has been targeted by telephone fraudsters in recent weeks.



In this instance, an old lady with dementia received a call to say that she had won a large sum of money and that someone would be calling around with the cheque. They required an administrative charge for this of £1,600 in cash.

The telephone number given, although appearing to be a London number, was routed abroad. When the lady's son turned up, they called to say that they would be cancelling the appointment. The caller gave his name as Mr Ashcroft and a number 020 3318 6746.

The importance of watching out for vulnerable relatives, neighbours and friends can't be over-emphasised in these instances.

If you have any concerns about a close relative or neighbour, the nominated neighbour scheme is an excellent method for dealing with unwanted callers.

Details can be found in the Croydon Doorstep pack or by calling trading standards on **020 8407 1311**.

\*\*\*\*\*

## Pension-related scams

### Suspicious cold callers – Brookside Way, Shirley

Croydon's trading standards team has received a complaint regarding suspicious cold callers on Brookside Way, Shirley.

One afternoon in early November, a male and a female called at the house and asked the occupant personal questions relating to their receipt of benefits and pension.

Suspicious roused, the resident refused to reveal any details.

A quick check with the pensions service confirmed the resident's understanding – that pensions officers never cold call.

The male caller was described as being tall with silver hair, wearing a 'disc' round his neck and carrying what looked like a clipboard. The resident was unable to get a clear look at the woman.

In addition to trading standards, the incident has been reported to Age UK, and the local Safer Neighbourhoods Team.

### DELI PARADISE – Christmas food and pensions scam

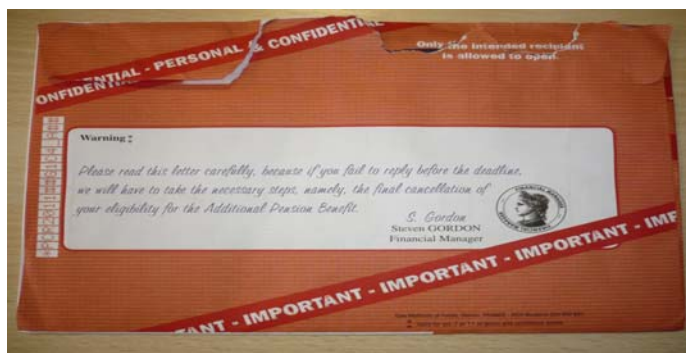
Residents are being warned of scam mailings that have been circulated recently.

One such mailing offers a selection of French Christmas foods from Deli Paradise at discount prices, with a variety of discounts, money-off vouchers and prizes offered for those who place orders.

More worryingly, the envelope in which it arrives is marked Personal & Confidential and the rear of the envelope carries the warning:

*"Please read this letter carefully, because if you fail to reply before the deadline we will have to take the necessary steps, namely, the final cancellation of your eligibility for the Additional Pension Benefit."*

This worrying aspect of the scam seeks to intimidate people into opening and responding to the mailing. Be aware that it has nothing to do with the Department for Work and Pensions. Failure to open or respond to the letter will **not** affect legitimate pension benefits. Residents are warned to be vigilant and not to fall victim to such false, scaremongering claims.



Warning at of back of envelope



## Loan Sharks

Diving into the money-lending waters can be risky at any time – and it is particularly dangerous at this time of year as predatory sharks are circling and poised to strike.

With an estimated 310,000 households in the UK borrowing from unlicensed lenders – “loan sharks” as they are more commonly known – illegal money lending is a problem across the country.

With finances being stretched even more as festive expectations are met, people are especially vulnerable as many tend to take the attitude of “borrow today and worry about the consequences tomorrow”.

Anyone who operates a money-lending business without a licence from the Office of Fair Trading (OFT) is acting illegally. The England Illegal Money Lending Team is cracking down on unlicensed lenders who:

- rarely offer paperwork, leaving those who borrow from them kept in the dark about how much they still owe;
- can charge extortionate rates of interest – rates of 131,000% APR have been recorded;
- add additional amounts to the debt so the borrower struggles to repay;
- take items as security – such items have been known to include passports and bank cards; and
- resort to extreme methods to reclaim their debts – some have used threats, intimidation, violence or worse.

Loan sharks are not a community service and should never be used, under any circumstances.

At the beginning of the transaction, the loan shark often plays the part of the borrower’s friend, but that attitude quickly changes as the loan shark begins to turn the screw and extorts more and more money from his victim.

If you have borrowed from an unlicensed lender you have not broken the law, they have.

There is help available, including a confidential hotline open 24 hours a day, seven days a week.

### TO REPORT A LOAN SHARK:

Call the 24/7 confidential hotline 0300 555 2222

Text: 60003 “loan shark + your message”

Email: [reportaloanshark@stoploansharks.gov.uk](mailto:reportaloanshark@stoploansharks.gov.uk)

Visit: [www.direct.gov.uk/stoploansharks](http://www.direct.gov.uk/stoploansharks)

### IF YOU NEED TO BORROW MONEY

Contact Croydon Savers Credit Union

Telephone: 020 8760 5711

Email: [CU-info@btconnect.com](mailto:CU-info@btconnect.com)

Visit: [www.croydonsavers.co.uk/](http://www.croydonsavers.co.uk/)

\*\*\*\*\*



## Free apps

Free apps on the Google Android marketplace are being posted by scammers which install a fraudulent permission on your phone that sends premium rate texts at £3 a go.

Examples of applications with package names are Ranzy LLC: Twilight, Puss in Boots, Corelly LLC: Horoscope, Astrolog LLC, Need for Speed Shift FREE.

For a full list of affected Apps go to:

<http://blog.mylookout.com/blog/2011/12/11/european-premium-sms-fraud/>

Be careful when selecting an app, try to check it out on the web first, compare reviews and check web security websites if in doubt.

\*\*\*\*\*

**The Ministry of Justice has been made aware of a scam involving consumers being telephoned by people who claim they are from the ministry.**

The callers suggest that the consumer could receive payments such as the repayment of bank charges or other debts.

They are asked to provide personal information, such as bank account details, and make an upfront payment, often by money transfer.

In other examples, the caller claims to be calling from the Office of Fair Trading (OFT) or a high-street bank.

These callers have no connection with Ministry of Justice, OFT or other genuine organisations and their intention appears to be to use the details for identity theft in order to commit crimes using the stolen details.

The Ministry of Justice and the OFT would never contact consumers asking them for their bank or personal details.

We are, therefore, warning consumers not to pass on personal or financial details to such callers. If you have already done so, contact your bank as soon as possible to arrange a stop or check any unauthorised transactions.

The Claims Management Regulation (CMR) unit has also received information which indicates that a similar scam is also being carried out in the name of authorised claims management businesses.

Consumers are typically being told that there is a sum of money ready to be paid to them following the payment of a fee to the 'business', which they are being urged to send overseas via a money transfer at their nearest Post Office.

We are not aware of any authorised businesses that take fees by requesting money transfers to go overseas. Consumers should contact CMR on 01283 233309 for advice if they are being asked to make such payments.

For further advice, call Consumer Direct on 08454 04 05 06 or check the scams area of the Consumer Direct website at

[http://www.consumerdirect.gov.uk/watch\\_out/](http://www.consumerdirect.gov.uk/watch_out/)

A list of registered claims management companies can be found on the CMR website at

<http://www.claimsregulation.gov.uk/>

To report a suspected scam call, please contact the CMR helpline on 0333 200 0110.

\*\*\*\*\*

## Giving the boot to fake websites



Croydon trading standards has received a number of reports from residents regarding purchases they have made from websites selling what appear to be genuine Ugg Australia boots, and genuine GHD hair straighteners. After paying for, and taking delivery of the, items, the purchaser realises that the goods are fakes.

With the fraudsters often using photographs of the genuine articles, it is becoming increasingly difficult to tell which are authorised websites.

If you are considering buying high-value, branded goods, you should ensure the website you are buying from is a genuine website and that the seller is an authorised stockist of the product.

If in doubt, go to a physical shop on the high street which is an authorised stockist of the product, and examine the goods before purchasing.

If you think you or someone you know has purchased counterfeit goods, report it to Consumer Direct on 08454 04 05 06.

# LONDON TV REGION GETS SET FOR DIGITAL

*EastEnders* stars Rudolph Walker and June Brown – Patrick and Dot – have teamed up with Digital UK to get everyone ready for the switch from analogue to digital TV. Switchover takes place across the London TV region in April 2012.



## What is the digital TV switchover?

Switchover is the process of switching off the existing analogue TV system and replacing it with a new, stronger digital signal, making Freeview available to virtually all homes across the London TV region for the first time.

If you are still watching analogue TV (five channels or fewer) via an aerial on any of your sets, you will need to convert them to digital to avoid losing channels in April next year.

## What do you need to do?

To help you prepare for switchover, here are three top tips:



### 1. Check your options for going digital.

Digital television is available via an aerial, satellite dish or cable, and both subscription and non-subscription services are available. The postcode checker on Digital UK's website ([www.digitaluk.co.uk](http://www.digitaluk.co.uk)) will tell you when you switch to digital and which services are available at your address. Alternatively, call the Digital UK advice line on 08456 50 50 50. Every household in the London region will be sent a detailed guide to switchover in the new year. Information is available on request in a variety of languages.

### 2. You don't need to buy new equipment.

Virtually any TV can be converted to digital using a set-top box – even black and white models and those without a SCART socket. Most aerials will also be fine after switchover – there is no such thing as a 'digital aerial'. If you get a good analogue picture now, your existing aerial should be fine for digital. Some aerials may need replacing if they are in poor condition but our advice is to wait until switchover and see. If you do need a new aerial, look for a registered digital installer. More details are available at [www.digitaluk.co.uk](http://www.digitaluk.co.uk).

### 3. Remember to retune.

The London TV region will switch to digital in two stages, on 4 and 18 April. Viewers with Freeview, Top Up TV or BT Vision will need to retune at both stages to receive all available channels. Advice on retuning is available from the Digital UK website ([www.digitaluk.co.uk/retuning](http://www.digitaluk.co.uk/retuning)) and from our advice line. Satellite and cable services are not affected by switchover.

## The Switchover Help Scheme



The Switchover Help Scheme, run by the BBC, helps older and disabled people by providing everything they need to convert one TV to digital. The Help Scheme is available to anyone who:

- is aged 75 or over, **or**
- has lived in a care home for six months or more, **or**
- gets (or could get) certain disability benefits, **or**
- is registered blind or partially sighted.

The scheme is available for £40 and includes easy-to-use equipment, installation and 12 months of aftercare. Help is free to eligible people on certain income-related benefits. The Help Scheme will write directly to all eligible people. If you get a letter it is very important that you reply to let the Switchover Help Scheme know whether or not you would like its help. For more information, call free on 0800 40 85 900 or visit [www.helpscheme.co.uk](http://www.helpscheme.co.uk)

\*\*\*\*\*

### Olympic lottery email scam

Keep an eye on your emails and don't be taken in by the Olympic lottery email scam.



This latest version of the online lottery scam claims association with both the UK national lottery and the International Olympic Committee in order to trick people into thinking they have won an online lottery prize.

Using the organisations' distinctive logos, the email tells recipients that they have won an online lottery prize of £1 million, out of a prize fund of £18 million.

The prize is said to be held by the UK Treasury Department, and recipients are asked to call a mobile phone number or pass personal details such as bank accounts and passport numbers by email. These details can be used by criminals to commit fraud.

Highlighted as a scam on the official London 2012 website, recipients of this email are warned not to provide any personal details or pay any money.

### Protect yourself from lottery fraud:

- Never respond to these emails. If you haven't entered a lottery, you can't have won it.

- Lotteries abroad work in a similar way to those in this country. No official lotteries that we know of contact people to tell them that they have won.
- We don't know of any official lottery operators who ask for fees to collect winnings – a request for a payment is a good indicator that someone is trying to defraud you.
- Never disclose your bank details or pay fees in advance.
- Be very suspicious if asked to respond to email addresses such as '@hotmail.com' or '@yahoo.com' – they are free and easy to set up; likewise, telephone numbers that begin with '07'.
- Genuine lotteries live on publicity, so would not request wins be kept secret. Any that do are likely to be frauds.
- Fraudulent lotteries often have bad spelling and grammar. Take this as a warning that fraudsters are at work.

If you have been a victim of fraud, or suspect a fraud of any sort, report it to Action Fraud on 0300 123 2040 or online via [www.actionfraud.org.uk](http://www.actionfraud.org.uk)



## Croydon residents warned about free holiday scams

Croydon trading standards is warning residents to beware of telephone scams.

Recently, the service was contacted by a resident who received a telephone call from a company called Luxury11Travel Corporation. The company called her landline telephone number and told her that, as she had paid off her credit card, she had won a free holiday, for four people, in the Bahamas. The consumer knew nothing of entering a prize draw. She was taken in by the fact that the caller knew her name and that she had paid off her credit card.

Having been assured that it was a FREE holiday, she gave the company her credit card number, but not the security card number on the back. They reassured her that no money would be taken from her account. Despite this a few days later £640 was debited from her account. This was a scam – there was no free holiday.

Residents receiving such calls, or a similarly toned email, are advised not to reveal any financial information. Banks and credit card companies never contact customers in such a way.

If you are contacted:

- don't give the caller bank account details or credit card details, even if the caller knows your name;
- ask for the name of the company and make a note of the telephone number;
- report the scam to trading standards on 020 8407 1311; and
- report the scam to Action Fraud via the website [www.actionfraud.org.uk/](http://www.actionfraud.org.uk/) or by calling 0300 123 2040

## Was this bulletin helpful?

Please let us know what you think of this, and what trading standards topics you would like to see covered in future editions.

### Contact trading standards

Tel: 020 8407 1311

Email:

[trading.standards@croydon.gov.uk](mailto:trading.standards@croydon.gov.uk)

### Consumer Direct

Tel: 08454 04 05 06

Email: [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)



