

January

Beware of renewable energy scams

Many of us aim to be more eco-friendly. One way to do this is to use renewable energy, for instance by installing solar panels or switching to a green energy supplier. However, alongside many legitimate schemes and home products, there are fraudsters using the cover of renewable energy to steal your money or personal or financial information.

If you are thinking about switching to renewable energy, follow this checklist:

- Research the market. Don't be tempted by a seemingly unbeatable deal from a doorstep trader, mailshot or cold phone call.
- Never be rushed or intimidated into making a decision. The choice of suppliers is growing so take time to shop around for the right deal.
- If you receive a cold phone call tempting you to invest in renewable energy, don't give any personal or financial information. Put the phone down.
- If you want to switch energy supplier, use the Citizens Advice comparison tool at energycompare.citizensadvice.org.uk or call 03454 040506 to find the best genuine deal.
- Before signing anything, read the terms and conditions and make sure you know what you are signing up to. Ask a trusted friend for help if you need it.
- Ask friends and family for advice and recommendations on renewable energy.
- Use a scheme or association to find reliable businesses. For example:
 - Find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.
 - Or use a business that's a member of an appropriate trade association for example the Renewable Energy Consumer Code (RECC) or the Renewable Energy Association (REA). These specialise in renewables and members must stick to their codes of practice. If a trader says they are a member of an association, check this is true.

If you are worried you have bought into a scam of any kind:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

Did you know? Switching to green energy doesn't mean all the electricity coming into your home will be green. You'll still receive the same energy (including renewable) as everyone else. However, it does help increase the amount of green energy in the National Grid.

This article has been written by Devon, Somerset and Torbay Trading Standards Service
<https://www.devonsomersettradingstandards.gov.uk/>

February

Beware of computer support scams

Do you own a computer or any other type of digital device? If so, watch out for fraudsters who will try to steal your money or personal or financial information through computer

support scams.

Common scams include:

- A cold caller claiming to be from a big company like Microsoft, saying there is a problem with your device and they need to access it to fix it.
- Unsolicited emails with attached security updates that are in fact viruses.
- Being asked for credit card details to validate your software.

Genuine computer companies won't call or email you out of the blue asking for personal or financial information or to fix your computer.

Follow this advice to stay safe:

- Delete suspicious emails without opening any attachments or replying to them.
- Hang up immediately on cold callers who claim there is a problem with your computer or ask you for personal or financial information.

If you are worried there may be a problem with your computer, you could:

- Contact a genuine company using the phone number on their paperwork or website.
- Ask for help at the shop where you bought it.
- Take it to a computer repair business that is member of the Buy With Confidence scheme. All Buy With Confidence businesses are vetted, approved and monitored by Trading Standards. Search at buywithconfidence.gov.uk or call 01392 383430.

If you are worried you have been scammed:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

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March

Beware of rogue driveway repairers

A favourite tactic of rogue traders is to target vulnerable people at home offering services like driveway and paving repairs but charge far too much for a poor-quality or unfinished job or take the money up front and vanish without doing any work. They may also fail to give the customer paperwork, including a 14-day cooling-off period, that they are legally required to provide.

They may say they are working for the council or other authority and show identification cards to try to look legitimate. They may say they have leftover tarmac from resurfacing roads, but council or highways authorities would never offer leftover materials to the public.

Not all traders who cold call are rogue traders, but it's important to remember the golden rules:

- Never agree to work from someone you think might be a rogue trader.

- If you're not sure, don't open the door.
- If an offer seems too good to be true, it probably is.
- Use your door chain when opening the door to strangers.
- Properly check the identity of callers before opening the door.
- Keep doors and windows secure.

If you think a crime is being committed now or you are in danger, call the police on 999 immediately.

For non-emergencies, call the police on 101.

To report a problem with a trader and get advice, call Citizens Advice on 03454 040506.

If you want to have work done at home:

- Get three quotes from reputable businesses you trust.
- Ask friends or family for recommendations.
- Use a scheme or association to find reliable businesses. For example:
 - Find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.
 - Or use a member of an appropriate reputable trade association. Members must stick to their codes of practice. If a trader says they are a member of an association, check this is true.
- Decide who to use in your own time.
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Remember, if you agree to work in your home that will cost more than £42, you are legally entitled to a 14-day cooling-off period in which you can change your mind before the work starts. If you agree to the work starting within that time, you will be liable for any cost incurred by the business up until the point at which you cancel.

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April

Beware of holiday scams

When booking a holiday it can be tempting to look for the best deal you can find. But be suspicious of offers that look too good to be true – they usually are.

Scammers use a range of tactics, like fake online adverts, or out-of-the-blue phone calls, emails or text messages offering very cheap rates. Adverts may show tempting pictures of holiday accommodation. You may be asked to pay by cash or bank transfer. However, the likelihood is, it's just a scam and what you pay for doesn't exist.

How to protect yourself:

- Don't respond to unsolicited emails, texts, social media or phone calls offering holidays.
- Book your holiday through a reputable travel agent who is a member of a recognised

- association such as ABTA, or directly with an airline or hotel.
- Pay by credit or debit card. Cash and bank transfers are hard to trace and not refundable – if this is the only way to pay, be wary.
- Read reviews on a few different sites. Heed warnings and look out for suspicious reviews a scammer may have posted themselves.

If you are worried you have been scammed:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

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May

Beware of rogue garden services

With plants starting to grow at this time of year, you may be targeted by rogue traders offering to do work in your garden. They may say they are working for the council or other authority and try to trick you into having unnecessary work done, for example by claiming you need to have trees cut down because they are an obstruction. Whatever work they do, they may overcharge for a poor-quality or incomplete job or take the money up front and vanish without doing any work.

Not all traders who cold call are rogue traders, but it's important to remember the golden rules:

- Never agree to work from someone you think might be a rogue trader.
- If you're not sure, don't open the door.
- If an offer seems too good to be true, it probably is.
- Use your door chain when opening the door to strangers.
- Properly check the identity of callers before opening the door.
- Keep doors and windows secure.

If you think a crime is being committed now or you are in danger, call the police on 999 immediately.

For non-emergencies, call the police on 101.

To report a problem with a trader and get advice, call Citizens Advice on 03454 040506.

If you want to have work done in your garden:

- Take time to get three quotes from reputable businesses you trust.
- Ask friends or family for recommendations.
- Use a scheme or association to find reliable businesses. For example:
 - Find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.
 - Or use a member of an appropriate reputable trade association. Members must stick to their codes of practice. If a trader says they are a member of an

association, check this is true.

- Decide who to use in your own time.
- Remember, if you agree to work in your home that will cost more than £42, you are legally entitled to a 14-day cooling-off period in which you can change your mind before the work starts. If you agree to the work starting within that time, you will be liable for any cost incurred by the business up until the point at which you cancel.

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June

Beware of advance fee scams

Advance fee scams involve a victim being conned into making an upfront payment in order to receive a larger sum of money, which they never actually get.

These scams come in many different guises. For example, the fraudster may convince you that you are due a large refund from being mis-sold PPI, and all you have to do to claim the refund is make an upfront payment to release the funds.

You may be called, emailed or texted out of the blue, or after you have completed an online form. The scammer may claim to be from an official organisation or authorised claims company. They may have fake documents as part of this deception.

Once the scammer has convinced you to pay the fee, they may tell you to pay it by buying vouchers such as iTunes gift cards and passing the codes to them. The scammer can then sell the codes on. Alternatively, they may tell you to pay via bank transfer, which is hard to trace and not refundable if you're the victim of fraud.

To protect yourself:

- Be suspicious of unsolicited contact of this sort. Hang up the phone and delete emails and texts without responding to them.
- Look out for signs something might not be genuine, such as phone numbers that come from overseas or mobiles, emails from free webmail services such as Hotmail or Gmail, and incorrect spelling or grammar.
- Remember, no genuine organisation would ever contact you like this and ask for money.

If you are worried you have been scammed:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

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July

Beware of rogue mattress and garden furniture sellers

Rogue traders work across Devon and Somerset selling mattresses and garden furniture from the back of vans. They try to persuade people they'd be getting a good deal on these items, when in fact they may be unsafe and fail to comply with flammability regulations or might already be worn out, stolen or overpriced. The goods may be wrapped so you don't know what you're buying.

The traders may also not provide the correct paperwork and 14-day cooling-off period, and may give bogus details so they can't be traced.

If you are approached at home or out and about and offered goods from the back of a van, don't buy anything. If you do want to buy the types of items being offered, get them from a reputable business that provides paperwork including a legitimate address.

You can ask friends and family to recommend good businesses. Alternatively, you can find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430 to get details of local businesses.

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August

Beware of rogue roofers

A favourite tactic of rogue traders is to target the houses of vulnerable people, making up problems about their roof or chimney. They may deliberately cause damage then offer to fix it – for a fee. They may convince the resident to let them inspect the problem and claim it is serious and urgent. If the resident believes them and hires them to do the work, the rogue traders may overcharge for a poor-quality or incomplete job, or take the money up front and vanish without doing any work.

Not all traders who cold call are rogue traders, but it's important to remember the golden rules:

- Never agree to work from someone you think might be a rogue trader.
- If you're not sure, don't open the door.
- If an offer seems too good to be true, it probably is.
- Use your door chain when opening the door to strangers.
- Properly check the identity of callers before opening the door.
- Keep doors and windows secure.

If you think a crime is being committed now or you are in danger, call the police on 999 immediately.

For non-emergencies, call the police on 101.

To report a problem with a trader and get advice, call Citizens Advice on 03454 040506.

If you are worried there may be a problem with your roof or chimney:

- Take time to get three quotes from reputable businesses you trust.
- Ask friends or family for recommendations.
- Use a scheme or association to find reliable businesses. For example:
 - Find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.
 - Or use a member of an appropriate reputable trade association. Members must stick to their codes of practice. If a trader says they are a member of an association, check this is true.
- Decide who to use in your own time.
- Remember, if you agree to work in your home that will cost more than £42, you are legally entitled to a 14-day cooling-off period in which you can change your mind before the work starts. If you agree to the work starting within that time, you will be liable for any cost incurred by the business up until the point at which you cancel.

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September

Beware of white goods insurance scams

Insurance scams for white goods involve a fraudster cold calling a person claiming that their insurance for their white goods, such as washing machine or fridge, has expired and they need to renew it. The scammer then asks the victim for their bank details so they can make the payment. In reality they will use these details to commit fraud. Even if the victim is suspicious and questions the caller, the scammer will try to convince them that they need the cover.

To protect yourself:

- Remember – cold calls of this nature are a scam. Put the phone down straight away and don't give any personal or financial details.
- If you are worried that you need to renew your policy, find the paperwork from your genuine insurer and contact them via the details shown.
- Shop around for insurance to find the best cover and price for you. Check the terms and conditions and always know what you are signing up for.
- Find trustworthy insurance providers through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.

If you are worried you have been scammed:

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October

Beware of rogue home insulation services

With winter looming, a favourite tactic of rogue traders is to target the homes of vulnerable people to try to sell home insulation. They may falsely claim they are part of an energy-saving scheme to look legitimate. Another trick is to over-exaggerate the amount that residents could save on their bills if they have the insulation in their home. In reality, the rogue traders may overcharge for a poor-quality or incomplete job, or take the money up front and vanish without doing any work.

The golden rules are:

- Never agree to work offered by cold callers.
- If you're not sure, don't open the door.
- If an offer seems too good to be true, it probably is.
- Use your door chain when opening the door to strangers.
- Properly check the identity of callers before opening the door.
- Keep doors and windows secure.

If you think a crime is being committed now or you are in danger, call the police on 999 immediately.

For non-emergencies, call the police on 101.

To report a problem with a trader and get advice, call Citizens Advice on 03454 040506.

If you are interested in improving your home insulation:

- Take time to get three quotes from reputable businesses you trust.
- Ask friends or family for recommendations.
- Use a scheme or association to find reliable businesses. For example:
 - Find local, trustworthy businesses through the Buy With Confidence scheme. All businesses in the scheme are vetted, approved and monitored by Trading Standards. Visit buywithconfidence.gov.uk or call 01392 383430.
 - Or use a member of an appropriate reputable trade association. Members must stick to their codes of practice. If a trader says they are a member of an association, check this is true.
- Decide who to use in your own time.
- Remember, if you agree to work in your home that will cost more than £42, you are legally entitled to a 14-day cooling-off period in which you can change your mind before the work starts. If you agree to the work starting within that time, you will be liable for any cost incurred by the business up until the point at which you cancel.

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November

Beware of Christmas scams

Christmas is a time to celebrate, but don't forget to stay scam aware. Fraudsters will take advantage of the fact you're busy and looking for a good deal, and will be out to steal your money and personal information.

Some scams that may be prevalent at this time include:

- Fake online shops. These are bogus websites run by scammers that tempt bargain hunters with heavily discounted products. However, these items may never materialise, or be counterfeits, not worth the money you spent or different from the description.
- Bogus shop vouchers. These are fake vouchers that look like they are from reputable well-known shops and are shared on social media. They tempt people by claiming to offer vouchers but in reality are simply a way for criminals to gain someone's personal or financial details to commit fraud or sell on.
- Holiday fraud. Many of us book trips at this time of year, and fraudsters capitalise on this by advertising fake holidays online. They are often marketed as too-good-to-miss, last-minute deals but are just a sham.

How to protect yourself from Christmas scams:

- Be suspicious about seemingly unbeatable deals. If something looks too good to be true, it usually is.
- Only buy from reputable shops and websites. Ensure the website is genuine, as scammers can set up convincing but fake online shops and pay to place them high in search engine listings.
- Don't pay by bank transfer as you won't get any protection if you're the victim of fraud. Credit card is the best way to pay.

If you are worried you have been scammed:

- Get advice from Citizens Advice on 03454 040506
- Report it to Action Fraud on 0300 123 2040

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December

Beware of phishing scams

Phishing is when a scammer emails you to get personal details such as passwords. Your details can then be sold to other fraudsters and used to commit crimes like identity theft and bank fraud.

This kind of scam is not limited to email. Requests like this can also come via phone call (vishing), text message (smishing) and letter. The contact may disguise themselves as a reputable organisation.

To protect yourself:

- Remember, genuine organisations will never contact you by email or text asking you to click on a link and provide passwords or any other sensitive information.

- If you receive an email, phone call, text or letter out of the blue never give your personal details. If you're worried it might be genuine, find the contact details for the organisation through a trusted source and get in touch with them independently.
- Look out for common signs of a scam message, such as bad grammar, spelling errors, and strange web links and 'from' email addresses.
- Be vigilant – as with all scams, phishing attempts can be hard to spot. If you are at all in doubt, find the contact details for the genuine organisation online or on a letter and call them to check.

If you are worried you have been scammed:

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- Report it to Action Fraud on 0300 123 2040

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