

## Consumer Alerts – September 2021

### **Fish & Mattress Sellers Cold Calling**

Reports have been received of fish sellers claiming to be from Grimsby cold calling in the Freckleton area. Please be aware callers may trick or pressure you into buying large amounts of low quality frozen fish near or past its expiration date.

Likewise a resident in Lytham St Annes reported a mattress seller cold calling offering to sell a mattress from the back of his van. Often potential customers are told these are surplus stock from a hotel refit but can be of inferior quality and in some cases have been cleverly packed to disguise the mattress being second hand

### **Roofing & Driveway Cold Callers**

Cold callers offering roofing services have been prevalent in the last month throughout Lancashire, being reported operating in the Bacup, Great Harwood, Garstang and Poulton le Fylde areas. In one case a start date was agreed, a deposit was paid but the roofers did not return. In another case the initial repair cost was £320, further roofing problems were found and the job escalated to costing over £20,000.

In Chorley driveway work was agreed after a resident received a knock on their door, a deposit was paid, the work began but the trader asked for further monies upfront, becoming aggressive and threatening to not continue with the job.

Always make sure you use local known traders and are given written contract details including a valid name and address for the trader. Remember if you have agreed a contract at your own home you have a 14 day right to cancel which should be provided in writing.

**Trading Standards advice is to always say no to cold callers. The Safetrader scheme can help you find a trader in your area, contact 0303 333 1111 or go to [www.safetrader.org.uk](http://www.safetrader.org.uk)**

### **Cold Callers offering Energy Measures**

Residents in the Chorley area have reported pushy doorstep callers offering free loft insulation, boiler replacement and other energy saving measures. Please be aware the measures may be free to some households, but eligibility criteria do apply around receipt of benefits, low income and fuel poverty.

Often these cold callers will pass leads to companies who may eventually fit the measures and reports have been received where eligible households have not known who has fitted the measures - always make sure you have details of who your contract is with.

If you wish to enquire as to your eligibility or for further information on energy saving measures, contact Cosi Homes in Lancashire (CHiL) via [www.chil.uk.com](http://www.chil.uk.com) or 03306 061 488. CHiL is a partnership set up by the 15 local authorities in Lancashire.

### **Investment Scam**

A Lancashire resident was scammed out of £23,000 by a sophisticated cold-called scam offering investments in forex, oil trade and bitcoin. Website details were provided, with false Financial Conduct Authority (FCA) registration details and positive reviews were falsely placed online to trick anyone carrying out research.

The scam began with a request for £200- with the company contributing £50 as a

goodwill gesture. After a month of trading with apparently good results of £1000 profit, a withdrawal of £20 was permitted. More and more money was then requested from the consumer, with account details showing a healthy profit. Then when the consumer tried to withdraw money they were obstructed and blocked and the investment began to show losses until nothing was left.

Always ensure that all financial transactions are with FCA-registered companies, <https://register.fca.org.uk/s/>. If a company is based outside the UK it can be extremely difficult for anyone to take action against perpetrators of fraud.

### **UK Holiday Scam**

Be aware of a scam where residents searching for UK breaks are contacted by Facebook sites claiming to be letting agents, who offer cheap deals at legitimate UK caravan sites. A deposit of between £50 to £300 is paid to the letting agent by bank transfer as requested.

The 'letting agent' then says they have been scammed by the caravan owner who has pocketed the money. Consumers trying to chase their deposit are then blocked by the supposed agent.

Please carefully check the legitimacy of anyone you are booking holidays with, and do not make bank transfers to anyone who contacts you out of the blue or online.

### **Covid Passport Scam Email**

Action Fraud is asking people to be aware of a fake email purporting to be from the NHS claiming to be able to provide people with a "digital passport" that "proves you have been vaccinated against COVID-19". These emails are fake, and the links within them lead to genuine-looking websites that steal your personal and financial information.

In the UK, coronavirus vaccines will only be available via the National Health Services of England, Northern Ireland, Wales and Scotland. You can be contacted by the NHS, your employer, a GP surgery or pharmacy local to you, to receive your vaccine. Remember, the vaccine is free of charge. At no point will you be asked to pay.

Your vaccination status can be obtained for free through the official NHS app, NHS website, or by calling the NHS on 119.

If you believe you are the victim of a fraud, please report this to Action Fraud as soon as possible by calling 0300 123 2040 or visiting [www.actionfraud.police.uk](http://www.actionfraud.police.uk).

**Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 0808 223 1133**