



Information

Network Bulletin

Edition 2- 2022/23

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

In addition to general news from the team, it includes details of some of the latest scams and fraud alerts which we have become aware of in recent months.

We hope that you find it useful.

Energy Bill Support Scams on the rise

During the covid lock down we witnessed a huge increase in postal scams, with texts being sent advising that deliveries needed to be rearranged and fees paid to do this; in order to obtain bank details and empty peoples' accounts.

Now as the population struggles to meet the soaring cost of their energy bills, scammers have been quick off the mark to further exploit the unsuspecting public in relation to the Energy Bill Support Scheme.

Croydon Trading Standards have received reports of persons receiving text messages stating that the recipient has been 'identified as being eligible for a discounted energy bill under the Energy Bills Support Scheme'. The text told them they could apply here and provided a link for them to follow.

It was a SCAM!

The Energy Bills Support Scheme provides a £400 non-repayable discount to eligible households to help with their energy bills over winter 2022 to 2023.

The discount is automatic. If you get a message asking for your bank details, this could be a scam.

All households with a domestic electricity connection in England, Scotland and Wales are eligible for the discount.

How you'll get the discount:

You do not need to apply for the discount, and there's no need to contact your energy supplier.

The discount will be applied to your monthly household electricity bill for 6 months starting in October 2022. You'll get the discount monthly, even if you pay for your energy quarterly or use a payment card. Traditional prepayment meter users will get equivalent vouchers that they will need to redeem.

Your electricity supplier should provide more guidance on the scheme before it starts. If you have not received your first instalment by the end of October 2022, you need to contact your supplier.

To find out more about this, go to: <https://www.gov.uk/guidance/getting-the-energy-bills-support-scheme-discount>

Cold Callers

Croydon Council trading standards service has continued to see an increase in the number of complaints and referrals about traders cold calling residents in the borough and offering to carry out home improvement works. In some instances, the sales 'patter' begins with the offer to inspect your property to rectify any apparent damage.

Traders can be persuasive, and you can feel pressurised into agreeing to work being carried out. Our advice is to not deal with traders who call unannounced at your property at all.

If you need any work carried out at your property, take time to research for traders that are legitimate and are competent to carry out the work that you require. If you do agree to home improvement works at your property in most cases, you should receive a written contract with the option to cancel for 14 days. If you agree to work starting within this 14-day period, you must provide your express permission for the work to be started.

As part of your research into finding an appropriate trader for the work that you may require at your property, please be aware that some traders use false addresses. Often these may be listed on any fliers advertising the services of a trader that are posted through your door. These addresses may be 'accommodation addresses' which is where mail for the trader may be delivered but there is no one based there for you to contact about work that may have been carried out by the trader.

Croydon Council trading standards service provide a doorstep pack to residents with a wide range of useful information and leaflets to help people deal with traders that approach you for work at your door. If you would like to order a pack, please email trading_standards@croydon.gov.uk or telephone 020 8407 1311.



Get Safe Online And Cifas Launch New Check-A-Website Capability

Get Safe Online has partnered with Cifas, the UK's leading fraud prevention service, to launch 'Check-a-Website'. An innovative new feature, hosted on www.getsafeonline.org that invites users to check if a website is safe to use before accessing. It is expected to prevent thousands of people in the UK falling victim to unwanted online scams every year.

Criminals are increasingly turning to the internet to target victims, with malicious and spoofed websites becoming increasingly sophisticated. These websites are designed to steal the financial and personal details of users – which are often used to facilitate identity theft. The latest data from Cifas has revealed that there was a 43% increase in cases involving identity fraud filed to the National Fraud Database in Q1 2022 when compared to the same period last year, with 9 in 10 instances of identity fraud taking place online.

Check a website is an easy-to-use online tool which helps determine whether a website is likely to be legitimate or a scam before you visit it. Users simply type in the address of the website they want to check, and their results will appear within seconds.

Provided in the UK by Get Safe Online, in conjunction with Cifas, ScamAdviser, Barclays and other partners, it cleverly uses an algorithm to provide a trust score based on more than 40 data sources as well as thousands of reports of malicious websites from law enforcement agencies, regulators and consumer brands every week.

Hosted on Get Safe Online's UK website, individuals can also access this new feature using the below link: www.getsafeonline.org/checkawebsite/

CROYDON TRADING STANDARDS

Online Scams Awareness Session



Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Learn how to protect yourself and your loved ones from scams. Complete the online Friends Against Scams awareness session and help to raise awareness throughout your community from the comfort of your home.

Please use the link below to access the online Scams Awareness session and help Croydon Trading Standards raise awareness and protect our residents:

www.friendsagainstscams.org.uk/elearning/Croydon

For further information on Friends against Scams and for advice please visit:

<https://www.friendsagainstscams.org.uk/>

Please remember to report to Action Fraud 0300 123 2040 if you have actually been the victim of a scam or call Citizens Advice Consumer Helpline 0808 223 1133 if you require advice on an issue you are having with a trader.

Warning as criminals exploit cost of living crisis to target the public with energy rebate scams



Criminals are targeting members of the public by claiming they are entitled to receive rebates and refunds.

Energy prices increased on 1 October 2022 and in the last two weeks, more than 1,500 reports have been made to the National Fraud Intelligence Bureau (NFIB) about scam emails purporting to be about energy rebates from Ofgem, the independent energy regulator for Great Britain.

In the two weeks from Monday 22nd August to Monday 5th September 2022, a total of 1,567 phishing emails related to this scam were reported via the Suspicious Email Reporting Service (SERS).

Trading Standards are advising people to follow the Take Five to Stop Fraud advice and think carefully before giving out their personal and financial details.

The reported scam emails claim that the recipient is due an energy rebate payment as part of a government scheme and provides links for the recipient to follow to apply for the rebate. The links in the emails lead to malicious websites designed to steal personal and financial information.

All of the reported emails display the email subject header “Claim your bill rebate now” and the criminals behind the scam are using the Ofgem logo and colours to make the email appear authentic.

The emails ask recipients to “apply for an energy bill rebate before September 2020”, which prompted many recipients to realise the emails were not genuine and subsequently report the scam.

Ofgem, as energy regulator, on top of issuing its own warnings and advice, have asked all energy suppliers to ensure clear and up to date information on scams is easily accessible on their websites.

How to protect yourself

- If you have any doubts about a message, contact the organisation directly.
- Don't use the numbers or address in the message – use the details from their official website. Remember, your bank (or any other official source) will never ask you to supply personal information via email.
- If you have received an email which you're not quite sure about, forward it to report@phishing.gov.uk.
- Follow the Take Five to Stop Fraud advice:
 - **STOP:** Taking a moment to stop and think before parting with your money or information could keep you safe.
 - **CHALLENGE:** Could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
 - **PROTECT:** Contact your bank immediately if you think you've fallen for a scam and report it to Action Fraud.

You can also report and get advice about fraud or cyber crime by calling Action Fraud on
0300 123 2040

Posting jobs online? Beware!

Criminals are adapting!

- There are many websites where you can post specific jobs that they need doing in the home, such as a new driveway or roof.
- Tradespeople can quote for individual jobs through these websites.
- Rogue traders are going online to target people with fraudulent quotes, demanding money up front and then not delivering the service!

**If you're not sure,
research more!**



There are various websites which allow persons to post online details of work that want to have done. The principle is attractive as it means the traders interested in carrying out the work come to you, rather than the individual spending time looking for traders, contacting them, etc; a time saving idea.

However, Croydon Trading Standards continue to receive complaints from residents who have used this method to source traders.

The problem is that residents advertise the work they want carried out and then get responses from a number of traders that they know nothing about. The traders may say that they are local, have a flashy website showing good reviews, claim to be members of various trade organisations and indicate that they are members of websites where some checks are carried out on businesses before they can join and advertise on the website with that body.

These days it is very easy for a disreputable trader to set up a flashy looking website and post some fake good reviews on it; many not showing a geographical address, or perhaps showing one that is a little vague as to the precise location. So too can they easily print off professional looking brochures of their work to show you and flyers to post through doors.

Rogue traders will also take out just to meet the requirements to be listed on websites and then cancel it once they have joined; something which then comes to light after they have scammed their innocent customers.

Having contacted their prospective customers online, many will continue to communicate by text or WhatsApp, using this method to agree quotes, send invoices, etc, and thus making it harder for their customers to contact them or track them down when they decide not to carry out the work that they have been paid for and stop communicating with their client.

Some websites that traders can join are more like advertising platforms, carrying out few checks on the traders that apply, or giving the impression that they conduct checks but then advising customers in the small print that they should carry out their own checks on the traders before engaging them to carry out work.

Croydon Trading Standards advise residents to source traders yourselves, using reputable websites such as:

<https://www.buywithconfidence.gov.uk>

<https://trustedtraders.which.co.uk>



who vet businesses before they can join, carrying out financial checks, contacting previous customers.

It may take up more of your time to find a trader to carry out work, but it will be time well spent and may save you from losing a lot of money to a rogue trader.

Croydon Trading Standards Need Test Purchasers

Trading Standards work with young people to monitor the sales of age-restricted products across Croydon. Part of this work involves a young person under strictly controlled conditions trying to buy knives, alcohol, fireworks and cigarettes & vapes from shops in the borough. We are looking for volunteers, aged between 14-16 years and 18-24 years to help us carry out test purchasing activities.

To find out more and sign up as a test purchaser contact Croydon Trading Standards by email at: trading.standards@croydon.gov.uk or call us on 020 8407 1311



Cryptocurrency Scams

Cryptocurrency is a hot topic at the moment but unless you really understand how it works, the risks involved and have taken advice from a qualified financial adviser you need to be very wary about investing in such schemes. There are many scammers who will offer to invest your money in Bitcoin or another cryptocurrency – sometimes even offering to manager your wallet for you meaning you may not have access to your money.

In addition, scammers pose as sales staff to get you to buy into a 'once-in-a-lifetime opportunity'. If you are looking to invest, it's best to get the opinion of a qualified adviser and check the FCA website – don't give out any details over the phone. Visit the FCA website to find out more about how to avoid investment scams:
ScamSmart - Avoid investment and pension scams | FCA (www.fca.org.uk/scamsmart)

You may be targeted via 'pop up' adverts, emails, texts or letters. Many scams take the form of investment opportunities but can also take different forms and involve fake prizes, contests or giveaways. The scammers may also impersonate celebrities or popular cryptocurrency websites to lure victims into sending them money, sharing login information or "investing" in a project. Cybercriminals may create fake websites and apps, complete with names that are nearly identical to well-known and trusted cryptocurrency services.

If you mistake these websites for the real thing and enter your personal or account information, the scammers may be able to steal your identity or cryptocurrency. In some cases, you might inadvertently use the service to send your cryptocurrencies directly to the scammers' wallets and be unable to access those funds again. Cryptocurrencies are unregulated and often based overseas so if you are the victim of a scam, whilst you should report it, it is highly unlikely that you would be able to get your money back.

Out with The New, In with the Old: Shoppers Turn to Second-Hand Electricals over new due to Cost-of-living crisis

A strain on households' finances caused by the cost-of-living crisis is pushing shoppers to buy second-hand electrical goods, as an alternative to new, a recent survey reveals.

Research commissioned by consumer safety charity, Electrical Safety First, shows more than 40% of consumers are considering buying second hand electrical goods, rather than new products, specifically due to the cost of living crisis.

The charity is urging the public to perform spot checks of older, second hand electrical products that could present a risk due to damage, years of wear and tear or be subject to safety recall.

Analysis of the types of second-hand goods purchased shows that 1 in 6 had purchased second hand white goods such as a fridges tumble dryers or washing machines. 1 in 7 had purchased a second-hand smart gadget such as a mobile phone or a tablet.

Tips from the Electrical Safety First is:

- Check the product you are buying hasn't been recalled. Use the model and serial number on the product to check that is hasn't been recalled at: www.electricalsafetyfirst.org.uk/product-recalls/
- Check the product is fitted with a 3 pin UK plug with a fuse



- Ensure wires and cables aren't frayed or exposed
- Always register a second-hand appliance at www.electricalsafetyfirst.org.uk/product-recalls/product-registration/
- Only purchase from reputable charity shops. Well known charity shops will have formal processes in place for checking goods. Ask the Charity shop about the processes that carry out to check products before sale.

Find out more about the electrical safety of goods at:

www.electricalsafetyfirst.org.uk/guidance/

WhatsApp friends and family impersonation scam

A scam that has been running for a while but is still prolific is one where a scammer will pose as a family member or friend asking you for financial help.

The scammer will give a reason why they're using a different number, like saying they've lost their phone, then mention a reason they need money, such as an unpaid bill or a lost wallet. Many people naturally want to help loved ones but please stop and think.

If you get a message from friends or family asking for money, give them a call on a number you trust and speak to them before you make any payments.

Never send a photo of the front and back of your card – this will allow someone to make purchases using your card or even access your online banking.

If you believe you've been contacted on WhatsApp by someone using a fraudulent number, please help WhatsApp close down these numbers by reporting it directly to them. You do this by tapping the three vertical dots at the top right of the screen in the chat, choose 'More' and then 'Report'. Once you've done that, you can repeat those steps to block the number from contacting you again.



Was this bulletin helpful?

Contact Trading Standards to request a free door sticker advising cold callers that they are not welcome. If you are a victim of scam mail, contact us to receive a free copy of our toolkit on how to avoid falling victim and how to stop the letters.

Additionally, please let us know what you think of this bulletin 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

Citizens Advice Consumer Service:

Tel: 03454 04 05 06

Web: www.citizensadvice.org.uk