

# *Information*

# *Network Bulletin*

## *Edition 2- 2024/25*

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.

## **Making Safe Choices: A Guide to Buying Toys for Christmas**

With Christmas fast approaching, the excitement of finding the perfect toys for children fills the air. However, while you're busy contemplating the latest trends and most desired gifts, it's crucial to prioritize safety. This guide will help you navigate key advice to ensure that your purchases are not only fun but also safe for your little ones.

In the UK, the General Product Safety Regulations 1994 lay the groundwork for ensuring that toys and other products are safe for consumer use. Under these regulations, manufacturers are required to make sure their products are safe before they reach the market. As a shopper, you should look for signs that the manufacturer is compliant with these regulations. Key things to consider include:

- **Product Labels:** Ensure the toys come with proper labelling that indicates compliance with safety regulations.
- **Safety Warnings:** Pay attention to any warnings regarding age suitability. Toys designed for older children may not be safe for younger ones.

### **Toy Safety Regulations 2011**

In addition to the general safety regulations, the Toy Safety Regulations 2011 provide more specific guidelines about toys. These regulations set strict safety standards that all toys sold in the UK must adhere to.

To stay informed, you should look for toys that:

- **Meet British or European Standards:** If a toy carries the BS EN 71 mark, you can be assured it has passed safety tests specifically designed for toys.
- **Have no Small Parts:** For children under three, avoid toys with small parts that can present a choking hazard.

This applies to both toys bought in a shop or online.

# Rogue Traders & Platform Trader Websites

Heading into Autumn often brings an increase in Rogue Traders and we have had reports of traders cold calling in Croydon borough. Some point out problems with guttering and roofing, or offer to do gardening work or tree trimming. They quote a small amount then start raising the costs to do unnecessary work. They are often unskilled and their 'work' will result in damage to your property or trees and gardens. They are also likely to fly tip any waste.

**Please DO NOT engage or use the services of anyone who cold calls at your door asking if you want work done or telling you that you have a problem.**

In addition, please avoid using 'platform' websites such as those that require you to type in details of the work you need doing and then you get contacted by a trader offering to quote for the job. We are receiving increasing numbers of reports where consumers are being targeted by rogue traders via these sites. Some of these sites do minimal, if any, checks on the traders using those sites, and they are often difficult to trace as they use false details to register to use the site. Please also remember, you are giving personal information out to people you do not know.

If you require a trader, please look at the following **Approved Trader Schemes**:

**Trust Mark** - [www.trustmark.org.uk/find-a-tradesman](http://www.trustmark.org.uk/find-a-tradesman) - **0333 555 1234**

**Buy With Confidence** – [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk) – **01392 383 430**

**Which? Trusted Traders** - <http://trustedtraders.which.co.uk/> - **0117 405 4689**

**ALWAYS** get several quotes in writing from several traders before having any work done. Ensure it includes a breakdown of costs of labour and materials before having any work done. If you have an emergency – please do not automatically use Google and contact the first results – these are often paid for adverts and increasingly they appear to be linked to rogue traders.

**NEVER** pay in full up front or pay cash. Ask for proof of ID from the trader to prove they are who they say they are – check they are the same person you are being asked to pay if you are asked to do a bank transfer or write a cheque to a personal account.

**If traders become aggressive or intimidating always call the police on 999.**

If you have been scammed or duped into contracting with a business or a trader and parted with money, please report to **Citizens Advice Consumer Advice Line on 0808 223 1133** or go to the following website to report online:

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

## Illegal Tobacco Reminder

Croydon Trading Standards are continuing their work on eliminating illegal tobacco from the borough. Illegal tobacco supports criminals and organised crime.

If you are aware of any shops or traders selling illegal tobacco that includes counterfeit and non-duty paid cigarettes or hand-rolling tobacco, foreign brands of cigarettes with no legal market in the UK and banned oral tobacco, or any traders selling singles, please report them to us.

The main way to report any issue to Trading Standards in the first instance is via the Citizens Advice Consumer Advice line on **0808 223 1133** or via their 'Chat Service' or an **online reporting form** – all found at <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

## Friends Against Scams

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/become-a-friend/croydon](http://www.friendsagainstscams.org.uk/become-a-friend/croydon)

Navigate down the page to the Interactive Online Learning tab.

For further information on Friends Against Scams and for advice please visit:  
<https://www.friendsagainstscams.org.uk/about>

# The Cost of Loyalty

Elder residents of the borough may remember Green Shield Stamps which came to prominence in the late 1950s, but it was the Tesco loyalty card introduced just over 30 years ago which really laid the ground for these type of cards and associated schemes.

Most consumers possess a loyalty card for one or more supermarkets and these can offer genuine savings, particularly where consumers normally purchase products on which they can make savings, as well as accumulating points for vouchers to be used at linked businesses.

Recently, and significantly, Sainsbury's became the second supermarket after Tesco to launch exclusive pricing on thousands of products for its Nectar card, while The Co-op also announced an overhaul of its loyalty scheme to focus exclusively on member pricing, and Morrisons recently upgraded its More loyalty scheme to include exclusive prices.

Unsurprisingly, supermarkets and other businesses who have loyalty schemes push the advantages of their schemes, but consumers are becoming only too aware of the often significant differences in the price for those not having a loyalty card.

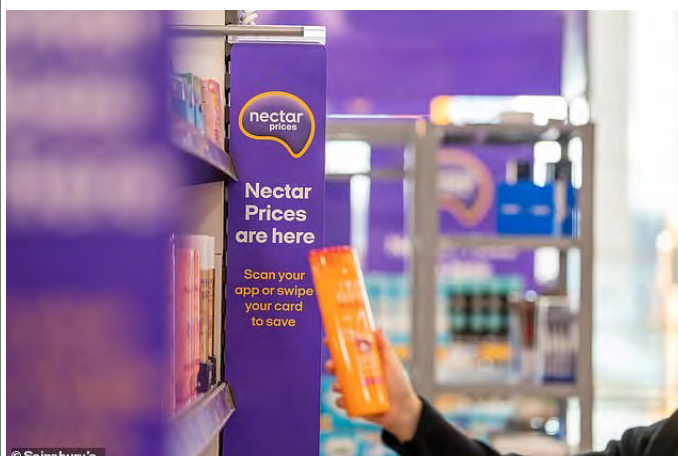
Recently, a Which? report has raised concerns with their use, highlighting 'murky and confusing' pricing practices among UK retailers, and is calling for improved protections to ensure that shoppers are not misled.



Examples cited by Which? included –

Prices of products at retailers including Boots, Superdrug, Tesco, Sainsbury's and the Co-op were raised for a relatively brief period of time before going on 'offer'.

- At Boots, 649 products whose price for non-members had been raised on the same day a 'loyalty promotion' began.
- Which? also found that more than half (55%) of shoppers thought non-member prices were higher than the usual selling prices of those products.



The Chartered Trading Standards Institute (CTSI) - which represents the Trading Standards professionals responsible for enforcing fair trading - has long called for greater clarity on pricing, promotions and loyalty schemes, and last year the Institute welcomed an inquiry by the Competition and Markets Authority (CMA) into pricing practices in the grocery sector.

## The Cost of Loyalty (Cont.....)

The findings of that inquiry are due to be published later this year but the CMA has vowed to investigate loyalty pricing, identifying three areas of concern:

- Whether any aspects of loyalty pricing could mislead shoppers, including whether the loyalty price is a genuine promotion or as good a deal as presented.
- Whether any groups of shoppers are disadvantaged by this type of promotional activity.
- Whether loyalty pricing is affecting consumer behaviour, and whether this has an impact on how supermarkets compete with each other.

There is no doubt – particularly in tough economic times - that loyalty schemes and discounts can play a part in keeping down costs. However, being able to compare prices, and distinguish what offers best value for money is an essential part of making any purchase.

So although it may be inconvenient, consumers are advised where they are being asked to pay a much higher price for an item at a store where they are not a member of a loyalty scheme, to compare those prices at other retailers.

Trading Standards professionals are at the forefront of ensuring that prices and price promotions are legally correct and not misleading and encourages the public to report pricing practices where they feel promotions or price advantages are not genuine. That information is crucial in helping Trading Standards build up a picture of unfair practices and potentially take action to correct any breaches found.

## Safer Students

**Check out our top tips to help you stay safe online at uni or college.**



[www.getsafeonline.org/saferstudents](http://www.getsafeonline.org/saferstudents)

#SaferStudents

Get Safe Online is reminding everyone that for new students going to university or college, for the first time, it seems like everything's online – probably more so than being at school because they inevitably need to take responsibility for more aspects of their life.

However, being online more means that we need to take more care about avoiding the various harms we all face. Young people generally take more risks than their parents would so here is some simple advice to protect themselves while they are at uni or college [Safe Students - Get Safe Online](#)

## QR Code Scams

How safe is it to scan that QR code in the pub? Or in that email?

QR codes really came to prominence during COVID lockdowns where they were used for everything from ordering food to indicating vaccination status.

They're widely used today for things like quickly directing users to websites, logging into devices that lack keyboards (such as online video services on smart devices), or ordering or paying for goods and services.

The majority of QR code-related fraud tends to happen in open spaces like stations and car parks where people are duped by false QR codes which have been stuck over the top of real ones. Our advice would always be to go direct to the genuine website to make any payment.

QR codes are increasingly being used in phishing emails (a technique sometimes called 'quishing'). Criminals are using QR codes to disguise the links to malicious websites that phishing emails contain. Users are more likely to use their personal phone to scan the QR code. Personal devices may not have the same security protections as a computer that's provided by your employer.

For the full article with further advice please go to

<https://www.ncsc.gov.uk/blog-post/qr-codes-whats-real-risk>

For a good explanation of QR codes and how to use them safely the NCSC have recommended the article below:

<https://www.getcybersafe.gc.ca/en/blogs/how-use-qr-codes-safely>



# Action Fraud issue warning as WhatsApp group chats are targeted by fraudsters

WhatsApp group chat members are being warned they could be targeted by criminals, as Action Fraud reveals it has received 636 reports from victims of the messaging app this year.

The fraud often begins when a member of the group receives a WhatsApp audio call from the fraudster, pretending or claiming to be another member of the group. This is done to gain the individual's trust, and often the scammer will use a false profile picture and/or display name, so at first glance it would appear to be a genuine member of the group.



The fraudster will tell the victim they are sending them a one-time passcode which will allow them to join an upcoming video call for group members. The criminal then asks the victim to share this passcode with them so they can be "registered" for the video call.

In reality, the criminal is asking for a registration code to register the victim's WhatsApp account to a new device so they can take over their account.

Once the fraudster has access to the victim's WhatsApp account, they will enable two-step verification which makes it impossible for the victim to regain access their account. Other members of the group, or friends and family in the victim's contacts, will then be messaged asking them to transfer money urgently as they are in desperate need of help.

What can you do to avoid being a victim?

Set up two-step verification (2SV) to give an extra layer of protection to your account.

Tap Settings > Account > Two-step verification > Enable.

**CALL.** If a family member or friend makes an unusual request on WhatsApp, always call the person outside of WhatsApp to confirm their identity.

Report spam messages or block a sender within WhatsApp. Press and hold on the message bubble, select 'Report' and then follow the instructions.

If you live in England, Wales and Northern Ireland and have been a victim of fraud or cybercrime, report it at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or by calling 0300 123 2040. In Scotland, victims of fraud and cybercrime should report to Police Scotland on 101.

Find out how to protect yourself from fraud: <https://stopthinkfraud.campaign.gov.uk>

# Properties with Spray Foam Roof Insulation being Targeted by Scammers



You will have seen the news reports and warnings about spray foam insulation. Hundreds of consumers had been cold called and offered a 'free' loft survey. Those who agreed later discovered that the 'surveyors' were in fact salespeople who tried to pressure them into buying spray foam insulation. Of great concern is that some banks have warned that they could reject mortgage applications on homes that have spray foam insulation and

there have been reports of homeowners having difficulty trying to sell a property, take out a mortgage or release equity from a property with foam insulation.

Now, some consumers who were misled into having spray foam insulation installed in their properties are now being contacted by companies who say they need to assess or remove the insulation.. some are even making false claims or suggesting that they have connections with Trading Standards or official agencies in an attempt to appear legitimate.

The concern is that individuals who originally misled consumers into having spray foam insulation installed may now be contacting them under another business name. There has been an increase in traders proactively making contact and offering to inspect properties where spray foam insulation has been installed. If the homeowners agree to an inspection, they are typically then told that roofing repairs are needed, or that there are issues with damp which require the insulation to be removed at great additional cost. Some businesses imply a connection with Trading Standards in an attempt to appear legitimate and tell consumers that they obtained their details via Trading Standards.

If you have spray foam insulation and are contacted by a business wanting to assess or remove the insulation:

- Do not agree to a visit from them, even if it is free

Report the matter to the Citizen's Advice Consumer Service on 0808 223 1133

(Minicom users should call on 08451 281384) between 9am – 5pm Monday to Friday, excluding bank holidays and public holidays or via the via the Gov Website at

<https://www.gov.uk/consumer-protection-rights>

Report the matter to Action Fraud via <https://www.actionfraud.police.uk/>





## **DVSA Parking Fine Scam**

The Driver and Vehicle Standards Agency (DVSA) has issued a warning about scam text messages being sent to drivers claiming that they must pay parking fines that they have never incurred.

These text messages claim to be sent by the DVSA, the text warns people that they have a "parking penalty charge" and face being taken to court or banned from driving if they do not pay it on time.

This message is fake and the DVSA do not even deal with parking fines. The text messages contain spelling errors, which is common in scam communications, and they threaten that you could be banned from driving or taken to court – an example is given below:

Dvsa notice for you: You have a parking penalty charge due on 2024/9/30. If you do not pay your fine on time, Your car may be banned from driving, you might haeve to pay more, or you could be taken to court. Please enter your license plate in the link after reading the information, Check and pay parcking penatly charge.

██████████ Thank you again for your cooperation. Dvsa.

Croydon Trading Standards have received several reports from residents who have received these text messages and had the good sense not to respond to them; strangely, one was even from a non-driver!

Croydon Trading Standards say: If you do receive one of these scam texts, you do not need to report it to the DVSA. Please report it to Ofcom by forwarding it to 7726, who will then ask you to send them the number that the text has come from. Once you have done this delete the text and block the number.

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

Citizens Advice Consumer Service:

Tel: 0808 223 1133

Web: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)

# Understanding Your Rights and Money Protection When Renting a Property

Renting a property can be both exciting and daunting. As you embark on this journey, it is crucial to understand your rights and the measures in place to protect your money. There are frameworks in place to protect consumers in the rental market, ensuring that you can navigate this process with confidence.

## Client Money Protection

One of the most significant aspects of renting a property in the UK revolves around Client Money Protection. If you are renting through a letting agent, it is essential to check whether they are a member of a Client Money Protection scheme. These schemes are designed to protect your money—such as your deposit or any advance rent payments—should the agent mismanage funds or become insolvent.

Reputable letting agents must display their Client Money Protection certificates and provide clear information about which scheme they belong to. You can also research this online. Remember, if your agent is not part of a scheme, they are operating illegally, and you should consider finding a different agency to work with.

## Your Tenancy Deposit

When you rent a property, you will typically be required to pay a tenancy deposit. In England and Wales, your deposit should be safeguarded in a government-approved tenancy deposit scheme. This means that your deposit is protected and can be returned to you at the end of your tenancy, provided you meet the terms and conditions outlined in your rental agreement.

You have the right to receive information about where your deposit is held, including the scheme details, within 30 days of paying it. If your landlord fails to protect your deposit, you can take legal action to recover your money and may be entitled to compensation.

## Your Rights as a Tenant

As a tenant, you have several important rights that help protect you:

1. **Right to Live in a Safe and Habitable Property:** Your landlord is responsible for ensuring that the property is fit for human habitation. This includes proper heating, plumbing, and electrical systems, as well as being free from hazards.
2. **Right to Privacy:** Your landlord must provide you with reasonable notice (usually 24 hours) before entering the property, unless it's an emergency. You have the right to peaceful enjoyment of your home.
3. **Right to Challenge Rent Increases:** If your landlord intends to increase your rent, they must follow proper legal procedures. You can challenge any significant increases through a rent assessment committee if you feel they are unjustified.
4. **Protection Against Eviction:** Your landlord cannot evict you without following legal procedures. You are entitled to appropriate notice, depending on the reason for eviction, and can challenge the eviction if it is deemed unlawful.

## Conclusion

Renting a property involves several protections designed to safeguard your rights and your money. By ensuring that your letting agent is part of a Client Money Protection scheme and confirming that your deposit is protected, you can mitigate the risks associated with renting. Familiarizing yourself with your rights as a tenant will empower you and help create a smoother renting experience.

