

February 2018

Consumer/ Trader Alerts

Insulation Sellers

Insulation sellers have recently been cold calling in East Lancashire, claiming they can provide grants for free cavity wall insulation. We have received reports that false claims have been made about signing up neighbours, or traders working with local authorities. Some houses pitched to do not even have cavity walls. Residents should note that while grants are available for some energy efficiency works, only those on universal/ tax/ pension credits, and certain kinds of jobseekers/ employment/ income support or allowance are eligible.

Glazing Warranties

Many Lancashire residents have been sold warranties on their double glazed windows or doors. These typically offer annual maintenance and cleaning, and may cost thousands. Sometimes they are re-sold or "improved" on annual sales visits, at extra cost. While selling such warranties is not illegal, it is advisable to think twice before signing up to such contracts- is there anything included that your local window cleaner or locksmith could not do when required at a fraction of the price?

Unsolicited Phone Calls

A caller targeting a retired lady in Chorley knew her address and her two banks, and said that she urgently needed to pay some bills. He said that if she did not give him her bank details to enable him to take the money, he would collect her to take her to the bank. When she refused, pushy multiple phone calls on two numbers, now out of service, were made to the lady. She did not owe any money and fortunately the caller did not visit. A second phone scam involves traders claiming to be from the Telephone Preference Scheme and demanding payment- when the TPS is free. Residents are warned never to give out personal or banking details to cold callers,

even if they seem to have information about your accounts or your bank- there are many ways to obtain personal information about you- it does not mean callers are genuine.

Slimming, Beauty and Health Products

We are continuing to receive complaints about free or cheap products sold online, using attention-grabbing headlines about bargains or miracle cures, where very small print says that the trial needs to be cancelled within either 7 or 14 days otherwise the purchaser's card will be charged a rolling monthly amount, usually from £80-£100 pm. Slimming products in particular are being aggressively pushed at the moment. It is difficult to get money back from your bank where you have agreed to a transaction, and these websites are always based abroad. If a price is too good to be true always look again.

Scam Business Emails

Small shops are warned to watch out for scam emails from supposed business customers, often based in Africa, who claim to need personal information and bank details so that they can purchase goods from the shops.

Consumer complaints should be referred to the **Citizens Advice Consumer Helpline on 03454 04 05 06**. Trading Standards advice is to always say no to cold callers, research traders and memberships, and obtain prior quotes, references, and payment receipts. If you agree to a contract at home you usually have 14 days to change your mind and cancel. The Safe Trader scheme can help you find a local trader, contact 0303 333 1111 or go to www.safetrader.org.uk.

To reduce telesales calls join the Telephone Preference Service, www.tpsonline.org.uk, 0345 0700707.