

**January 2013**

## Consumer Alerts

### Email Scams

There have been several email scams this month.

1. Allegedly from a devout Christian lady who has been diagnosed with cancer. She would like to donate £10,000,000 to the email recipient but asks that you contact her attorney to claim the money. Please do not reply to this email.
2. An invitation to a global congress meeting against Economic Crisis and War-Affected Children / Impact of Conflict on Women & Girls. The email asks you to reply to the conference secretariat to claim your free flights. Please do not respond to this email.

### Doorstep Incidents

There have been several reports of doorstep callers saying the householder is entitled to a refund of £1000s on their Council Tax. Often this personal call is preceded by a telephone call. These callers ask for a £150 for an administration fee and can be very insistent. In one instance the man tried to pull the householder (who was elderly, in poor health and had mobility problems) out of his chair so he could go upstairs to get his cheque book.

If you are concerned that you may be paying too much and your house is in the wrong Council Tax band contact your local Valuation Office Agency (VOA) on 03000 501501 or visit [www.voa.gov.uk](http://www.voa.gov.uk) who will check you council tax band free of charge.

### Unsolicited Telephone Calls

A trader called offering to help the consumer get a refund of bank charges. The lady was persuaded to give her bank details over the phone. Money has since disappeared from the account.

In another incident a trader contacted the consumer to say she was owed £1000s in pension money. The trader asked the consumer to press 5 on her phone and who did but then got worried and hung up.

Trading Standards advice is never give your bank details or other personal information over the phone unless you are sure who you are speaking to.

There have been several reports this month of unsolicited telephone calls claiming the householder is entitled to a refund of several £1000s for mis-sold payment protection insurance. The caller asks for a cash payment upfront for administration.

If you believe you have mis-sold PPI please contact the Financial Ombudsmen Service on 0800 023 4567 or visit [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk). They can advise on how to make a claim free of charge. If you do decide to use a claim handler, carefully consider whether to pay an upfront fee before your claim is submitted - there is no guarantee it will be successful and you could be left out of pocket.

**Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 08454 04 05 06**