

**June 2012**

## **Consumer Alerts**

### **Unsolicited Telephone Calls**

#### ***Loans***

There have been a number of reports of unsolicited telephone calls from businesses offering unsecured loans. They seem to be targeting people who have been refused credit from other sources. One consumer was offered a loan but as there was no security was asked for a £250 payment for the first month in advance. The consumer was asked to pay by UKash voucher. He then received other calls demanding more money. In a similar incident, another consumer was asked to pay £153 upfront by UKash voucher and was then asked for a further £500. In both cases the loan was never received.

#### ***Property Protection Trust Wills***

Consumers have also reported receiving unsolicited calls from companies selling Property Protection Trust Wills. Sometimes it is claimed that transferring ownership of the consumer's property into a trust would mean that the local authority could not class the house as an asset when means testing for care home fees. It is not always made clear that local authorities have a legal right to challenge such arrangements where they can prove there has been a "deliberate deprivation of assets."

Trading Standards advice is to always shop around, obtain a number of quotes and do not deal with unsolicited callers.

### **Cold Calling Incidents**

#### ***Roof work***

There have again been reports of unsolicited calls from businesses offering to do roof work. One couple paid £1900 up front for fascia work and £1600 for work on the chimney. The fascia work is substandard and the work on the chimney was not done. The address given by the trader has proved to be false.

Another consumer paid £600 to have the flat roof of the garage resealed; the work came with a 15year guarantee. The roof is now leaking and again false details were given by the trader.

Trading Standards advice is never deal with cold callers and if you are looking for a reputable trader visit the Safe Trader Scheme website [www.safetrader.org.uk](http://www.safetrader.org.uk) or contact Help Direct on 0303 333 1111.

### **Email Scams**

#### ***Parcel Collection***

There have been a number of reports of emails allegedly from legitimate postal services saying they have a parcel to deliver. The emails ask for personal information and threaten to charge the consumer if they don't provide it.

Please do not respond to such emails.

## Letter Scams

### *Psychics & Clairvoyants*

Criminals posing as psychics or clairvoyants often prey on the most vulnerable members in the community. One lady received numerous letters addressed to her by name and mentioning her dead husband. The letters warned of evil forces at work and asked for an emergency ritual payment of £17 to clear them. If you are unsure of an offer, speak to family or friends, and seek advice from Action Fraud on 0300 123 2040 or visit [www.actionfraud.org.uk](http://www.actionfraud.org.uk)

To report scams contact the Trading Standards Service via the Citizens Advice Consumer Helpline on **08454 04 05 06**