



Latest news from Redcar & Cleveland Council's STOP COLD CALLING TEAM



CELEBRATING 10 YEARS OF REDCAR & CLEVELAND COUNCIL'S NO COLD CALLING HOME SCHEME



Jodie Allwood, Trading Standards Team Leader, at the 'Here to Help' event on 14th November 2024 at Guisborough Methodist Church

December 2024 marks the 10th anniversary of Redcar & Cleveland Trading Standards' No Cold Calling Home scheme.

For most of us an unwanted caller at our door is a nuisance but for those who become a victim of an organised criminal group calling door to door the consequences can be devastating.

In addition to monetary loss fraud and scams can cause emotional, psychological and health impacts as well as harm to relationships.

The National Fraud Intelligence Bureau, City of London Police, reported 4,267 door to door sales and bogus callers across the UK between March 2022 and April 2023 with reported losses of £31.8 million.

For the past decade Redcar & Cleveland Borough Council Trading Standards Service has been empowering residents to say no to cold callers on their doorstep by making a No Cold Calling Pack available to all households. Since the initiative began, over 2000 residents have obtained packs direct from Trading Standards with many more packs distributed by partners, including Redcar and Cleveland Council Libraries, Victim Care & Advice Service and Cleveland Police Crime Prevention.

The No Cold Calling Home pack contains:

- A no cold calling door sticker and advice on what to do if a caller ignores a sticker.
- A leaflet about cancellation rights.
- Information about finding a reputable trader.
- Cleveland Police Crime Prevention Handbook.
- Information about the services provided

NOT WELCOME



by Victim Care & Advice Service.

There is also an option to register the sticker with Trading Standards and receive a bi-annual newsletter and scam updates.

No Cold Calling Home packs can be obtained direct from Trading Standards: email tradingstandards@redcar-cleveland.gov.uk or telephone 01287 612489. Alternatively, you can pick up a pack from your local library.

Packs, leaflets and advice on doorstep crime and cold calling will be available at Public Health South Tees 'Here to Help' community events being held at Lazenby Village Hall on 27th November between 11:50am and 13:50pm and Sleights Court, Guisborough, TS14 6TE on 11th December between 10am and 12pm.

Dave Mead, Manager, Victim Care & Advice Service said **"When we are delivering fraud preventions talks within the Community, the No Cold Calling packs are without doubt the most appreciated and effective resource that we carry. They are simple to read and understand and provides practical solutions such as the no cold caller stickers as well as important advice and guidance"**

After an event in the East Cleveland area, we received a call from a lady who had received the No Cold Caller Home pack, an unsolicited caller had knocked on her door one evening. She told us **"I did exactly what the pack told me, I didn't open the door pointed at the sticker on the glass and shook my head, he just walked away, I felt proud so proud of myself"**

PROTECT YOURSELF FROM ROGUE TRADERS

Rogue traders commonly carry out activities involving work to homes and gardens

Rogue traders are criminals who offer services such as:

- Gutter cleaning
- New soffits/fascias/guttering
- Roof tile replacement
- Driveway cleaning & resealing
- Tree lopping
- Hedge cutting

These criminals will cold call on the doorstep, use flyers posted through the letterbox or respond to job requests placed on Facebook and other social media platforms.

Signs you are dealing with a rogue trader:

- Calling as they are working in the area
- No paperwork – quote/contract/receipts
- Demand payment up front
- Pressure selling
- Amount of work needed and cost escalates after the work has started
- No business address provided

If you deal with a rogue trader you are at risk of:

- Substandard work
- Unnecessary work
- Overpriced work
- Work not carried out
- Damage to your property
- Repeat visits by the same or other rogue traders

REPORT ANY SUSPICIONS/INCIDENTS TO TRADING STANDARDS BY CONTACTING THE CITIZENS ADVICE CONSUMER HELPLINE: 0800 223 1133

IF YOU FEEL THREATENED, INTIMIDATED OR THE TRADER WON'T LEAVE OR IS DUE TO RETURN CONTACT THE POLICE: 999

KEEP YOUR MONEY AND YOUR PROPERTY SAFE

DON'T make a decision to have work done during a cold call to your home, respond immediately to a flyer advertising services or a trader who advertises on a social media platform or replies to a job request.

DUE DILIGENCE is key to avoiding rogue traders so carry out your own checks and take practical steps:

DISPLAY A NO COLD CALLING STICKER TO DETER DOORSTEP CALLERS

BE PREPARED TO WAIT – GOOD BUSINESSES ARE LIKELY TO HAVE A WAITING LIST

BEFORE HAVING ANY WORK DONE ON YOUR HOME RESEARCH THE BUSINESS



Do some background checks. Is the address genuine? Is there information online? Have friends/relatives heard of them? If it is a limited company have a look on Companies House website to see how long they have been trading and if there are any warning flags such as overdue accounts or multiple directors involved in a short period of time or directors who have been company officers of other companies providing the same type of services which have ceased to trade.

Check membership directly with a trade association if the trader claims to be a member. Find out what membership requires of the business and what benefits there are for the consumer. Is there a dispute resolution process in the event of any dispute? Is there an insurance backed guarantee providing protection if the business ceases to trade?

Check that the business will remove all waste material – ask to see their waste carriers licence.

ENSURE THAT YOU HAVE FULL BUSINESS DETAILS:

A sole trader or partnership – the trading name and the name of the proprietor or partners, contact telephone number/email and a full geographic address.

Limited company – the registered name, trading name, telephone number/email and a full geographic address.

INSIST ON A WRITTEN CONTRACT INCLUDING:

- A detailed description of the work.
- A payment schedule which does not require you to pay up front or for materials that have not yet been delivered.
- The date work will start and finish.
- The business's complaints procedure.
- Who is responsible for planning permission and building approval when applicable.
- Who is responsible for removal and disposal of waste.

The Competition and Markets Authority has issued guidance on what to consider when using trader recommendation sites to find professionals.

1. [Don't rely solely on claims of 'trustworthiness' from the trader recommendation site](#)
2. [Choose a trader recommendation site that verifies trader details](#)
3. [Make sure the trader recommendation site has a strong complaints process](#)
4. [Understand how the trader recommendation site monitors traders and sanctions poor performance](#)
5. [Be cautious about online reviews](#)
6. [Compare traders before deciding](#)
7. [Know your consumer rights](#)

The full guidance on using trader recommendation sites is available at:

[What to consider when using trader recommendation sites - GOV.UK](#)

SCAM ALERT



IMPERSONATION SCAMS

A criminal pretends to be from a trusted organisation such as the police, your bank or HMRC. They may even masquerade as a friend or relative and they convince you to hand over personal or financial details or make a payment.

Impersonation scams are on the increase and you can be approached by phone, email, text, message, doorstep and social media.



Common scams include:

1. You are contacted by someone who claims to be from your bank enquiring whether you have made some payments on the account. You don't recognise the payments.

You are told that your bank account is at risk and you need to protect your money. You are instructed to move your money to a safe account. The account you move the money to belongs to the criminal.

2. You are asked for cash as part of a police investigation into fraud at your bank. You are assured that you will receive the money back when the analysis has been completed. You collect the cash from your local branch and a person impersonating a police officer then calls at your home to collect the money.

In some cases elderly victims have been asked to post cash to addresses in the UK by people impersonating an official from their bank or a police officer.

3. A 'friend' or 'family' contacts you saying they urgently need money due to an emergency situation.



Remember:

You can refuse or ignore requests that come from unsolicited contact with you. Take time to think about the situation you have been presented with.

Banks or police will never ask you to move money to a safe account. If you are contacted by someone asking you to do this then end the

call and contact your bank or the police on a known email or phone number.

If a friend or family member has contacted you for help don't be rushed into sending details or money. Try ringing them on their existing number or send an email to verify their identity – do they know anything about the messages?

WhatsApp scam

The criminal enters your number into WhatsApp to try and get access to your account. This triggers a verification code from WhatsApp.

Shortly after receiving the code the criminal will contact you pretending to be a friend or family member and persuade you to share the verification code. They might say they have entered your number by mistake.

When you share the code they get access to your WhatsApp account and take control.

They can then contact the people on your contact list pretending to be you and request money or personal information.

They may be able to use information in your message history to access your accounts or defraud you.

They may target you with further scams.

Advice:

- Set up 2 step verification to protect your account.
- Don't share your verification code with anybody.
- Report the scam to WhatsApp directly and Block the sender. Press and hold on the message bubble, select 'Report' and then follow the instructions.





Winter fuel payment phishing scams

Watch out for scam text messages about a new payment called the Living Subsidy to be provided by the UK government to replace the winter fuel allowance.

Recipients are provided with a link to click on to make an application. A deadline is provided with a warning that the recipient will not qualify after this date.

It is likely that the link will ask for bank account information.

The government does not send text messages asking people to click on links to make a claim for anything.

Those eligible for the winter fuel payment will be paid automatically, or through being accepted for a new claim for pension credit.

Authorised Push Payment Fraud (APP Fraud) – Mandatory Reimbursement Scheme

APP Fraud occurs when a criminal tricks you into sending money by bank payment into an account that they control and you do not. This differs from unauthorised fraud, where the criminal takes funds from your account without permission.

Common types of APP fraud include:

- Advance fee scams – you pay a fee to secure a larger payment or prize. For example, winning a lottery for which you have to pay a fee to release the prize.
- Impersonation scams – you are tricked into believing the person is from a legitimate business, charity, the police or a bank or other financial institution. For example someone pretending to be from your bank requesting that you move your money to a safe account.
- Investment fraud – you send money to invest in something, for example, wine,

art, or cryptocurrency, that does not exist or is worthless.

- Purchase scams – you pay for a product or service in advance but it is never supplied.
- Romance scams – where the criminal builds an online relationship and persuades you to send them money.

From 7th October 2024 new rules apply in relation to APP fraud and the reimbursement of victims. (If you became a victim of fraud before the 7th October you can claim under the voluntary Contingent Reimbursement Model which most, but not all, banks were signed up to.)

Your bank or payment firm does not have to reimburse money lost in an APP fraud if you have shown a significant degree of carelessness (known as 'gross negligence') when making a payment.

However, if you have been careful and cautious when making payments, (i.e. when you have met the Consumer Standard of Caution), you should be reimbursed, as long as one of the specific exemptions does not apply.

Summary:

- Most APP fraud victims will be reimbursed within five business days.
- Additional protections offered for vulnerable customers.
- Maximum claim £85000. (Banks and payment firms can still reimburse above this amount)
- Faster Payments and retail CHAPS payments are within scope
- A claim excess of £100
- Report to bank within 13 months

UK Finance, the trade association for the UK banking and financial services sector, has produced a guide on APP Fraud Reimbursement on their website: www.ukfinance.org.uk



If you have become a victim of APP Fraud:

- Immediately notify the bank or payment provider that your account is with.
- Contact the bank you have sent the money to. You can check which bank you sent the funds to by looking at the receiving bank's sort code and use an online sort code checker tool to identify the financial institution.
- Contact Action Fraud. Telephone: 0300 123 2040 or report online at www.actionfraud.police.uk

- not to blame and shame
- to show empathy, understanding and compassion
- treat victims with dignity and respect
- provide clear communication
- offer support for the victim's well-being



#NoBlameNoShame
#WeAreScamSurvivors

NATIONAL
TRADING
STANDARDS
Scams Team



Buying will writing or divorce services?

In October 2024, the Competition and Markets Authority, (CMA), published guidance for unregulated providers of will writing and divorce services on compliance with consumer protection law.

High street solicitors, who are regulated, are the traditional option when making a will or getting divorced. However, will making and divorce services are unregulated services and as a result there are alternatives to solicitors who can offer these services. These unregulated providers are a growing part of the legal sector.

The CMA have also published short guides for consumers:

- What to consider when buying will writing services
- What to look out for when buying divorce services

The guides are available along with further information at: www.gov.uk/cam-cases/will-writing-and-other-unregulated-legal-services

TRADING STANDARDS NEWS



Redcar & Cleveland Trading Standards has signed up to the National Trading Standards Scams Team Fraud and Scams Victim Charter.

The Charter recognises the impact that fraud and scams can have on victims and requires organisations to have the victims' best interests as their primary focus.

By signing the charter, Trading Standards commit to the following:



Import Illuminations - an interview with Redcar & Cleveland Borough Councils Trading Standards Services' Market Surveillance Officer.



Plush bear – non-compliant labelling/packaging and suffocation risk

Feature figures:

1,002,319 unsafe/non-compliant products stopped from reaching the UK public and flooding our markets, shops and homes putting people's safety at risk.

383 documentary checks on different products.

325 manifest searches on ships arriving at the port.

27 months of work.

How did you get assigned duties on the port project?

I was working in Port Health doing checks on food & products of animal origin, but due to Brexit governmental decisions were made to delay the increased frequency of checks on EU countries for imports into the UK, as such my job position was made redundant. An opportunity arose to continue working in a port surveillance role as the Council received grant funding from the Office for Product Safety & Standards (OPSS). The post of Market Surveillance Officer in the Trading Standards Service opened up, as my skills were transferable, I leapt at the opportunity and the rest, as they say is history. I really enjoy the variety of work in Trading Standards part of which is the Port project work. The project involved carrying out checks of toys, electricals, cosmetics & construction products in the initial phase. This remit has now broadened to include additional items such as personal protective equipment.

What do the port duties involve?

Day to day duties involve looking at ship manifests, reviewing what is coming into the country and what will fall into the scope of

items covered by laws and standards that we enforce. When I find manifests that list particular products I put containers of interest on hold. Putting a container on hold effectively locks the container into the port once it has been off loaded from the vessel. The container is not able to be removed from the port, until the hold is released. Once a container is on hold I do an initial desk top check of the basic documents and information that must accompany all consignments, regardless of products they contain, to ascertain what the product is within the import, who is importing it and then conduct a dynamic risk assessment.

Part of this process involves finding out if the importer has a legal partnership with a specific Trading Standards Service within the UK, whether the importer has a history of non-compliance and whether there is any market trends in terms of issues with the products. Any inconsistencies with the documentation is also taken into consideration. When all relevant factors have been considered I contact the importing agent and request full safety information e.g. product safety test reports, risk assessments, declarations of conformity and check if the importer has followed correct procedures to ensure the products are safe and comply with UK laws.

I get to physically examine containers and the products they contain. It is a carefully coordinated operation to get the individually identified container selected from the storage and stacking area and moved to the inspection site, using specialist equipment and trained personal from the port, coordinating with Border Force and Port Health. Visual inspections of the products are undertaken, including plugs, wires, labelling and general physical appearance. The parts I can't see will need further testing using specialist test facilities. Samples sent to test laboratories are assessed against the appropriate standards for safety.

I liaise with inland Trading Standards Services to let them know about relevant products destined for their area, any items subject for testing and if any enforcement activities need to be undertaken. Partnership working is key to the success of the project. I also submit information about unsafe and non-compliant products to the national Product Safety Database and a national intelligence database



so it is shared within the enforcement community.

Which other agencies have you come across?

- Forestry Commission, (they look at diseases & moisture content in wood)
- Border Force, (check correct tariffs have been paid and appropriate items declared, so no smuggling),
- Animal Plant Health Agency (check animal by-products, soil etc.),
- Port Health (check the feed and food),
- Other Trading Standards Services,
- Harbour Police (general security),
- Teesport workforce (operate the site and provide logistical assistance).

Why is it important that goods are checked at the point of import into the country?

We are in an advantageous position because the goods that arrive at the port, have not yet been placed on the UK market, so unsafe & dangerous products can be stopped from being put on to the market. We act as a type of sieve or filter, deploying a preventative approach to product safety non-compliance.

What unsafe and non-compliant products have you found and what can you do with it?

I have found a wide range of products that have been non complaint and unsafe, including cosmetics without cosmetic product labelling, toys that have presented strangulation and choking hazards, unsafe personal protective equipment, and non-compliant construction products. Construction products are now of particular importance since the Grenfell tragedy. Numerous options are available to deal with unsafe and non-complaint imported products, from suspension notices, action to bring the goods back into compliance, where possible and appropriate – (unfortunately it is not always possible), detention of the items, rejection of the products and sending the items back to the port of origin, destruction of the items is also an option.

What do you enjoy most about the port duties:

I like physically going down to the port and opening the containers. I always get a sense of excitement when you get to crack open the container seal and open the doors. You never know what you're going to find, stuff comes

from all over the world. I have been lucky enough to inspect containers from Brazil, India, China, Paraguay, USA, Africa, South Africa & EU countries – numerous different types of products from different global markets. When I send items away for special laboratory analysis and testing, I enjoy the anticipation of awaiting the test results, wondering if the product will have passed or failed. Also, when you do get test failures on products, the satisfaction of knowing that you have stopped unsafe products from entering the UK. It's rewarding when you do find issues.



MMA helmet – chemical risk when it comes into contact with perspiration (dye runs into face/eyes)

Do You Need to Register?



World Migration Day takes place on 12th October 2024 and coincides with thousands of autumn migratory birds returning to the UK over winter. Ever present is the threat of Avian Influenza, which has been slowly spreading up from the South East of the UK. As part of the government's enhanced measures to try and minimise the impact of Avian Influenza and protect the health of some of our festive favourites, new rules have come into place to require all keepers of poultry to register their birds with the Animal Plant and Health Agency, regardless of flock size. This covers all kept pigeons and kept birds of prey and outdoor poultry. There is no requirement to register canaries, budgies & parrots that are purely kept inside domestic dwellings only. If you need any help registering, please contact 03000 200 301 (lines are open 8:30am to 5:00pm Monday to Friday) or email customer.registration@apha.gov.uk



Supporting Victims of Crime in Cleveland

Victim Care and Advice Service (VCAS) provides advice and support to victims of crime and witnesses in the Middlesbrough, Stockton, Hartlepool and Redcar & Cleveland areas. This is a free and independent service.

At VCAS we can:

- Provide emotional and practical support to victims of crime and anti-social behaviour.
- Understand the impact the crime has had, helping victims and witnesses to cope and recover.
- Support people to understand and take part in the criminal justice system.
- Provide call blockers for landlines to reduce scam and nuisance calls.
- Raise awareness of fraud trends and other types of crime.
- Provide support whether the crime/incident is reported to the Police or not.

We accept:

- Self-referrals.
- Referrals from the police.
- Online referrals.
- Referrals from other organisations/third parties.



Call us today: 01642 664442 | 0303 040 1099

Visit our website: www.vcas.uk | [f](#) [in](#) @safercommunities

We are unable to provide our service to victims of domestic abuse, sexual violence or homicide as specialist services are available for these types of crime - more information on these can be found on our website.





DIGITAL SWITCHOVER POTENTIAL SCAMS



The UK is switching to a fully digital network.

This means that home phones and healthcare devices which rely upon the old analogue landline system will be switched to digital. The switchover is expected to be completed by 2027.

Criminals will inevitably look to exploit this transition and use it as an opportunity to develop new scams.

Potential ways that criminals could try to scam or defraud you:

Phishing emails, phone calls and fake websites to trick you into providing personal and financial information that will then be used to steal money or commit identity theft.

Rogue traders who sell you equipment, carry out unnecessary work or get you to sign a new contract relating to the switchover that you don't need.

By posing as a telecare provider wanting bank account details in connection with the switchover process otherwise you will be disconnected.

Never provide personal or financial information to a cold caller. If you think the caller is genuine call them back on the publicly listed phone number in the phone book or online.

Information about the switchover is available at; www.gov.uk: 'UK transition from analogue to digital landlines' guidance.

Your phone provider will also be able to provide advice.

HELP FOR FRAUD VICTIMS FINANCIAL FRAUD ADVOCATE EMPLOYED BY VICTIM CARE & ADVICE SERVICE

Trading Standards teams from Redcar & Cleveland Council with colleagues from Middlesbrough, Hartlepool and Stockton along with the Office of Police & Crime Commissioner, (OPCC), have provided funding for a Financial Fraud Advocate, (FFA).

The role will help to recover cash for victims and prevent further victimisation.

The FFA will help vulnerable victims to pursue compensation from banks, when there is evidence that they failed in their duty of care to protect customer accounts.

They will also provide victims with advice on how to spot the scams and prevent further victimisation.

The new post will be split between North Cleveland (Hartlepool and Stockton) and South Cleveland (Middlesbrough and Redcar & Cleveland). The post holder will spend two and a half days in each area.

The role has come about from proceeds of crime funding. This is money that Trading Standards has recovered from those involved in criminal activity and in the case of the OPCC money seized by the police and courts.

Previously, a part-time FFA was successful in securing at least £202,795 of financial benefits for victims. Benefits included cash refunds and the cancellation of fraudulently obtained loans.

However, time-limited funding from the Ministry of Justice (MOJ) ran out and the part-time post expired.

An evaluation of the initial pilot showed support was provided for 33 fraud victims, with 22 of them receiving either full or partial reimbursement, totalling £170,298.

In addition, two fraudulently obtained loans were cancelled, together valued at £32,500.

The total financial benefit for victims was £202,795.



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South Tees Community Bank
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Frequently Asked Questions

How much does it cost to join Moneywise?

There is no cost, but we do ask you to deposit £5 to open your account.

Can I take out a loan if I'm not a member?

Loans are only available to members, so once you have opened your account you can apply, you can open your account at the same time as making a loan application.

If I currently have a loan can I withdraw my savings?

Yes, but how much depends on the decision made regarding your savings when your loan was approved.

What if I am struggling to maintain my loan repayments?

Don't worry, contact our customer support team and we can explore options to help you, such as potentially rescheduling loan payments or even reducing them.

How can I get access to my savings?

If you would like to withdraw funds from your account you can call into your local branch for a cash withdrawal, manage your own account with our online banking facility or telephone banking.

How long do I have to wait for my savings?

You can call in and receive cash immediately, or request a faster payment to be transferred to your bank by telephone or through your online account. Payments requested will be received the same day if requested before 4pm.

Can I use Moneywise as a Christmas club?

Yes, it's an ideal and completely safe way to save for Christmas. Unlike some Christmas clubs your savings are completely protected.

Is there any life insurance?

There is free Insurance against a loan in the event of your death.

How much can I borrow?

The amount is variable depending on your eligibility from £100 to £15,000. Please ask for details regarding your individual circumstances.

Can I use my savings to pay off my loan?

Yes, you can. What's more there are no hidden costs for early settlement.

Are my savings safe?

Yes. All savings are fully protected by the financial services compensation scheme to a maximum value of £85,000.

Is the credit union regulated?

Yes. Credit unions are regulated in a similar way to banks and building societies by the Prudential Regulation Authority and the Financial Conduct Authority.



FOR MORE INFORMATION VISIT:
www.moneywise.org.uk

GIVE US A CALL:
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