

From mountain to sea

Doorstep Callers and Scams

Bulletin No. 85

The articles in these bulletins are based on real life complaints made to Aberdeenshire Council's Trading Standards department, unless otherwise stated, to make them as relevant as possible to readers. Names, exact addresses etc. have been withheld to avoid identifying complainants and to comply with GDPR so please feel free to share the contents with friends, family, neighbours or any community groups you are a part of. For details of scams reported in other parts of Scotland please click on the [Trading Standards Scotland Bulletin page](#).

Bogus Callers and Rogue Traders

One resident in the Formartine area recently had an unpleasant experience with doorstep callers at her door. On the first day, the callers were driving about the area in their white Transit van, leafleting the resident's area by putting flyers through letterboxes and offering their services for building and gardening work. The resident thought no more about it and laid her flyer aside.

The next day, the 'workmen' returned and began work on repairing the resident's wall and cutting bushes in her garden – all without her permission. When it was complete the workmen came to the resident's door and began demanding payment of almost £2000 for the work. It was at this point that the workmen started to become quite aggressive toward the resident.

A carer who had also called at the resident's home became so concerned that she called the Police (it appears that the resident was too frightened to do so). The Police attended a short time later and dealt with the matter. It appeared that the workmen may have targetted this resident because they thought she would be someone they could easily intimidate.

Trading Standards were later contacted for advice on where the resident stood with regard to paying the workmen.

Points to consider when dealing with doorstep callers who become aggressive:

- As we have said many times before and as this incident underlines, never deal with doorstep callers as you simply do not know who they are, what they are capable of, how honest they are and how good or bad they are at their trade,

From mountain to sea

- If you have a doorstep caller offering their services to you, the simplest thing is to say, “no thanks”, remain calm and polite (so as to not aggravate what may already be a tense situation) but stick to your guns,
- As soon as any doorstep caller begins to get aggressive, that is the time to call the Police, either on their non-emergency number of 101 or, if you feel the situation warrants it, on the emergency number of 999,
- Withdraw from the situation, go back inside and lock the doors to keep the callers outside, keep your mobile phone handy and keep an eye on the callers from the safety of inside the house,
- Keep safe any flyers or other paperwork you may have received from the callers as this could be evidence later on,
- Use the time when you’re keeping an eye on the callers outside to note as much information as you can of their vehicles, such as the colour, make, model, registration numbers and details of any businesses displayed on the outside of the vehicle(s),
- Also, use this time to note descriptions of the caller(s); the number of them, which appeared to be their spokesman and which one(s) were becoming aggressive. Pick on notable characteristics of these people which make them memorable and write these down. Keep these notes safe,
- If you can, note down their actions too, especially if they start damaging property,
- In this instance, this resident had not agreed any work with these workmen, so was under no obligation to pay them for any work they had done or materials they may have used when doing this work,
- The best way to deal with these sorts of situations is to prevent them from happening by trying to deter doorstep callers from entering your property, so please consider erecting ‘No Cold Callers’ signs at your garden gate/driveway and ‘No Cold Caller’ stickers at your front door. Trading Standards can provide these door stickers and the signs are available on platforms such as Amazon or eBay (using the Buy It Now option).

If you do encounter problems with doorstep callers, please remember to report the matter to your local Trading Standards office using the contact information at the end of this bulletin, so that we can investigate, offer advice and provide you with door stickers, if necessary.

Scams etc.

Telephone scam

One resident in the north Marr area was recently pestered numerous times on her landline by three callers spinning the same yarn.

From mountain to sea

One the first occasion the male caller told the resident that he'd obtained her details from the Department of Work and Pensions (DWP). The caller then advised the resident that she qualified for a free 'Government heating scheme' which would provide the resident with an air source heat pump and solar panels, so that she would only pay £1000 per year to heat her home. The caller was also insistent that the resident should agree to someone coming to her home to assess it fully for the scheme. As her electricity bills are currently less than £1000 per year, the resident declined. The caller was very insistent that she should agree but she held firm and eventually the caller gave up and rang off.

A few days later, the resident received another phone call; this time from a woman who actually named the company she worked with. She also claimed to have obtained the resident's details from the DWP. This caller told the resident that she would qualify for a new domestic boiler under the ECO 4 heating scheme and that the EPC rating on the resident's property was 'too high'. She also kept insisting that the resident would be 'stupid' to pass up a new heating system and, like her predecessor, kept ignoring the resident and insisting that she would send round an assessor to the resident's home. The resident repeatedly told the caller she was not interested and eventually just hung up.

Several days after that, a different woman called the resident and told her that she had spoken to the DWP and that she 'definitely qualified' for a new boiler. This caller also insisted that the resident had spoken to the DWP and had provided them with information which helped her qualify for the scheme. When the resident asked what information that was, the caller gave a description of the resident's home which was completely inaccurate. This caller also claimed that her company was based in Glasgow and that a team would be coming out to the resident's home the following day to undertake an assessment of her home. The resident insisted she didn't want that and, after losing patience, she again hung up on this caller. The resident then used the 1471 facility and noted this caller's phone number which, unusually, was a mobile number. Thankfully, no callers attended at the resident's home at any stage.

Some points to note:

- It is unclear whether these callers are linked or not but their spiel share some common factors such as apparently obtaining their information from the DWP, promising a heating system to the resident and the insistence that assessors would call at the resident's home,
- The insistence of an assessor attending the resident's home is more suggestive of a private company using high pressure sales techniques rather than any part of a government department. It is also possible that if they were simply scammers that the scam would involve obtaining

From mountain to sea

- payment from the resident either over the phone or by the assessor, for goods or services which would probably never materialise,
- The DWP sharing personal data with a private company looking to sell heating systems to customers would most likely be a breach of the Data Protection Act 2018, so the callers' assertions that that is how they obtained the resident's details therefore is highly unlikely to be true. It's much more likely that, whether scammers or sales reps, it was simply made up to cover how they managed to obtain the resident's contact details,
 - Checks on the Government's register of incorporated companies at [Companies House](#) showed that companies listed there by a similar name to this company's had mostly been dissolved several years ago and the business description of those still in existence bore no resemblance to these callers' claims,
 - Similarly, a check on the third caller's mobile phone number showed no reports on the UK's reverse phone call look up service [Who Called Me](#) but it would still be unusual for a government department to use a mobile phone to make a call like this,
 - The second caller's claims that the EPC (Energy Performance Certificate) rating on her house being too high was pure hogwash. EPC's cover many different aspects of a dwelling's energy efficiency rather than simply the hot water boiler (these aspects were not discussed with the resident) and are usually only needed if you wish to rent or sell a property. Likewise, the ECO 4 scheme determines that a property which is low on the EPC scale is problematic, not one which is 'too high' (high means that the house concerned is highly efficient at using energy and retaining heat), as that caller alleged. It's much more likely that these were 'buzz words' she was bandying about simply to sound credible,
 - As with any other type of cold caller, you can never be sure who you're dealing with so treat their offers with extreme caution, thank them for their concern, but say "no thanks". If you think there may be merit in what they say, do your own research so you're well informed in matters like this before you follow up with genuine traders,
 - If in doubt with calls like these, simply hang up,
 - Try to use the 1471 system to obtain the caller's number and, if you can, block the number,
 - Consider registering or re-registering with the [Telephone Preference Service](#), which can be effective at screening out sales calls from callers based in the UK,
 - It may also be worth contacting your telephony provider to inquire about their call interception services, though there may be a small charge for this service,

From mountain to sea

Please also remember to report incidents like these to your local Trading Standards office. Contact details are at the end of this bulletin.

Crypto Scam

One resident in the Mearns recently saw an advert on Facebook urging people to invest in cryptocurrencies and that high rewards could result from a modest investment. The advert was accompanied by a 'report' from Elon Musk owner of the social medium X, (formerly known as Twitter) supporting the investing in crypto.

This resident then replied to the advert and passed on his mobile phone number via the advert. A short time later the resident was contacted by a financial advisor who suggested that the resident should download the Revolt app onto his mobile phone, which he did. The advisor then used this app to chat with the resident. During one of these conversations, the resident agreed to invest £2000 in an unspecified cryptocurrency.

A few days later, the resident changed his mind and asked the advisor to refund his money. The advisor told the resident that that would look like they were money laundering and, to avoid that impression, the resident would have to pay in another £5000 to release the original sum, which he then did.

A few days after this the resident inquired about taking his money out again and was told by the advisor that she would have to check his credit score before she could return his money, so the resident passed his personal details to the advisor to do this (believing that he did not have a credit score and that a check would show only that). It then appears that the advisor used this information to take out a loan of several thousand pounds in the resident's name. To top it all, the advisor began asking the resident for his bank account details too. When this information was not forthcoming, all contact was ceased by the advisor. It was at this point that the resident reported the matter to Trading Standards and we then provided the resident with advice on how to tackle this situation.

And, of course, the truth of the matter is that it was all a scam.

Points to note:

- It is a cardinal rule of any investing that you should NEVER invest your money in anything which you don't fully understand,
- Another cardinal rule of investing is that the higher the reward, the higher the risk involved to the investor's money,
- Facebook took no active part in this incident; they were simply the medium used by the scammer to enlist new victims. As we have pointed

From mountain to sea

out numerous times in the past, Facebook is one of the online locations where scammers operate,

- Likewise, the advert and 'report' featuring Elon Musk were entirely fabricated and utilised without his involvement, knowledge or consent,
- Cryptocurrencies are virtual currencies which have no physical form and exist only on the internet. There are over 23000 cryptocurrencies in existence, the most well-known is Bitcoin with other such as Litecoin, OneCoin, Nxt, Ethereum also being popular. However, these cryptocurrencies vary a great deal from each other; are all extremely volatile in value and operate in a highly specialised area of finance. They are also virtually unregulated, with no protection for investors,
- Some 'cryptocurrencies' have been found to be nothing more than Ponzi schemes which funnel investors' money to those who set up the scheme,
- This resident was under the impression that he did not have a credit score. However, everyone has a credit score. This is a record created lawfully by credit rating agencies such as Equifax and Experian to risk rate a person's credit history based on any loans, mortgages, credit cards etc. which they have taken out in the past. Details of your credit score and history is highly sensitive information and should be kept secure and never be shared with anyone you don't fully trust, particularly unknown cold callers over the phone,
- As a result of this scam being successful, the scammers may share the resident's personal details with other scammers who may try to contact him to claim that they can help him get his money back, thus attempting a repeat victimisation. So, any unsolicited contact from anyone offering this sort of assistance should be treated with the utmost suspicion,
- Due to the nature of the scam and amount of money taken, this scam amounts to Common Law fraud so was reported to Police Scotland,
- For the reasons directly above, this scam should also be reported immediately to the victim's bank, to secure his bank accounts and maximizing any chance of returning the resident's money,
- Similarly, if a victim becomes aware of any unauthorised loans, credit cards etc taken out in their name (which can be done through checks with one of the credit rating agencies), they should get in touch with that lender to report the scam to them,
- The UK mobile number used by the advisor to contact the resident has been searched on 156 times on [Who Called Me](#) with 6 reports of it being involved in a cryptocurrency scam,
- Of course, the promise of high rewards for a modest investment was simply the bait to snare unwary investors; in truth there was no chance of



From mountain to sea

this materialising as there was no investment involved, the scammer would have kept the resident's money to themselves,

- All things together; an investment advert on Facebook, high rewards for modest investments and investing in cryptocurrencies should each have been red flags to the resident that this was an extremely risky area to get involved in and was better left alone. Please DO NOT respond to any such adverts on any social media; as the saying goes "if it looks too good to be true, it probably is",
- If you do have funds to invest, please do your own research first. To find a reliable, authorised and qualified advisor. One good starting point is the [Financial Conduct Authority's Register](#).

If you think you've fallen victim to a similar scam, please report the matter to your local Trading Standards office timeously to obtain advice and guidance on how to deal with the situation.

Misc.

Nothing to report.

Conclusion

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with such a scenario where fear, alarm and panic are tools often used deliberately by scammers, you will know what to do at that time.

If you have been the victim of a Bogus Caller or other form of scam, please report the matter to Consumer Advice Scotland so that Trading Standards can maintain a detailed picture about scammers operating in the Shire. This would be a great help to us to tackle this sort of crime.

If you have any information to share about the unlawful sale of tobacco or disposable vapes, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

Contact Info

For non-urgent Trading Standards enquiries in Aberdeenshire, please contact the [Consumer Advice Scotland](#) website or call them on 0808 164 6000. For



From mountain to sea

urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222.

Aberdeen City Council's Trading Standards department can be contacted by calling 0300 0200 292 or e-mailing tradingstandards@aberdeencity.gov.uk

Contact Police Scotland on 999 if you need urgent Police assistance or 101 for non-urgent matters.

For more information about scams please visit the [Friends Against Scams website](#) or [Take Five](#) at their website.

Please direct any media queries to news@aberdeenshire.gov.uk or 01467 538222 during office hours.

All previous Trading Standards bulletins can be found on the Aberdeenshire Council website on the [Trading Standards Scams Bulletin page](#).