

Advice to protect you, your home and your money

From Surrey County Council Trading Standards



Welcome

We're here to help you. Our role is to help protect you from cold callers, rogue traders and other scams. And the good news is that we're doing well.

A large part of our success is down to the fact that we believe in prevention. That's why we want to share some top tips with you about:

- protecting yourself from unwanted visitors
- keeping your home safe and secure
- knowing your rights.

Our handy hints and sound advice are to help you feel confident and safe at home. And remember that you can always contact us for more advice.

A handwritten signature in black ink that reads "Peter Denard". The signature is written in a cursive, slightly slanted style.

Peter Denard
Head of Trading Standards

“Since 2003 our work tackling doorstep crime has saved Surrey residents over £1million”

Cold callers

How to avoid being conned on your doorstep

Each year we get many complaints from people who have been conned on their doorsteps. These cons sometimes involve many thousands of pounds.

If you pay or agree to pay over £35 for any services or goods that are sold to you in your home, then:

- You have seven days to cancel the agreement. Any monies you have paid should then be returned to you.
- The caller must give you a written cancellation form setting out your rights when you agree the contract. If the caller does not provide you with this information, he is committing a criminal offence and the agreement is not valid.

This protection applies even when you invite a trader to your home.

Doorstep callers are trained in sales techniques and can be very persuasive. But you should always say “No thank you – please leave” and then immediately close the door. If the person won’t go away, tell them you will call the Police and Trading Standards.

Although doorstep calling is not illegal, by agreeing to services from such traders, the evidence we have shows you are putting your money at greater risk.

Who can help me with cold callers?

An experienced officer from our **Rapid Action Team** can come to your home and help you deal with a cold caller.

Call our **Rapid Action Team** via Consumer Direct on **08454 04 05 06**. In an emergency call the **Police** on **999** or the **Police minicom** on **01483 539 999**.

Fact

If you pay or agree to pay over £35 for goods or services that are sold to you in your home you have seven calendar days to cancel the agreement and be refunded any money you have paid.

Fact

A tradesman is breaking the law if he tells you his job or livelihood is in jeopardy if you do not buy his product or service. If this happens to you call **Consumer Direct** on **08454 04 05 06**.

Doorstep password schemes

Be sure who's at your door

Many utility businesses (gas, electric, water) and some other organisations offer a free password scheme, so you can be sure who's at your door.

What is a doorstep password scheme?

You simply agree a password with the company. Then anyone calling on you from that company must confirm your password with you, so you are confident about whom you are letting in.

If the person can't confirm your password, don't let them in.

Which organisations and businesses offer a password scheme?

Water companies

All the water companies in Surrey operate a password scheme:

- Southern Water 0800 027 0800
- Sutton and East Surrey Water 01737 77 2000
- Thames Water 0845 641 0069.

Gas and electricity suppliers and phone companies

Many of the gas and electricity suppliers and phone companies offer a password scheme. See your bill for their contact details.

Expecting a delivery?

Whenever you're arranging a delivery always ask if the company offers a password scheme, many do.

Fact

Doorstep conmen involved in distraction burglaries often claim to be from the Water Board - there is no such organisation.

Changing energy supplier

Change on your terms

There is now the freedom to choose who supplies you with gas and electricity. As a result, you may be approached by companies to ask if you want to change your supplier.

- **Remember you are not required to change your supplier.**
- If you do change your supplier you will still receive the same gas and electricity through your pipes and wires but will receive your bill from the new supplier.
- Switching supplier and shopping around for the best deal can sometimes save you money and is well worth doing. However, don't feel forced to change in response to a knock at the door, a telephone call at home or other high-pressure selling.

How can I find out which supplier can offer me the best deal?

Changing supplier should be an easy process as you can quickly find out which company has the best deal for you by using one of the internet price comparison services which are accredited to the Consumer Focus 'Confidence Code'. These sites offer a free comprehensive service, which will compare your current tariff with those of all other major suppliers. The sites should enable you to identify the best deal for you and they also offer a free easy to use switching service.

If you want more information on changing supplier you should visit the **Consumer Focus** website

www.consumerfocus.org.uk

or call **Consumer Direct** on **08454 04 05 06**.

Finding the best deal and changing supplier is easy so:

- Don't be pressurised into making a decision straight away – shop around until you find the right supplier for you.
- Don't be afraid to ask for time to consider what has been said – don't agree to anything immediately. Ask for time to consider the offer and explain that you will contact the company if you want to take up the offer.
- Don't sign anything unless you are sure what it is – you should not have to sign anything unless it is an agreement to change supplier. If you do not wish to change supplier do not sign anything.

Pressure selling

Know the tricks of the trade

What is pressure selling?

Pressure selling is a sales technique designed to get you to agree to purchase a product or service by using unreasonable pressure or aggressive practices. Below we show you some of the tricks used.

We have a lot in common

The salesman will latch on to your interests and portray himself as being just like you and gain your trust. He is such a nice man!

The offer is only available today

You are far more likely to buy on impulse if you are convinced that it is a good deal that will not keep.

You agree with me don't you?

The salesman will ask a series of questions that you are almost certain to agree with. Once you agree it is difficult to disagree.

Don't worry, everyone's getting one

The salesman tells you about all the other people just like you who have purchased the product. It can't be a rip off then!

This comes recommended

The salesman tells you that the product is approved or recommended or that the company is a member of a trade association.

What's stopping you buying?

The salesman will ask you what is stopping you buying? They will have an answer for every reason that you give and eventually you will run out of reasons not to buy.

The law imposes a general duty on all traders not to trade unfairly. If a salesman has used pressure selling tactics it may well be that they have not complied with the law. If you have concerns about selling practices you can contact **Consumer Direct** on **08454 04 05 06**.

Fact

A business is breaking the law if, on a visit to your home, they ignore an explicit request to leave. If this happens to you call **Consumer Direct** on **08454 04 05 06**.

Reputable traders

Guidance on choosing reliable workmen

Most traders are honest, but there are some who are not. With our help, you can drastically reduce your chances of using a rogue trader.

Buy With Confidence from approved traders

Did you know that Surrey County Council Trading Standards have a list of vetted traders? We've set up a register of reliable businesses, so that you can Buy With Confidence. Every business on the list has been checked and approved by us.

Search our list of approved traders now!

www.buywithconfidence.gov.uk

or call **Consumer Direct** on **08454 04 05 06**.

If you cannot find a Buy With Confidence trader you may



want to consider using a TrustMark member. All TrustMark members have to adhere to a Code of Practice designed to give added protection to consumers.

To find a TrustMark member visit www.trustmark.org.uk or call 01344 630 804.



Help with house repairs, adaptations and improvements

Home Improvement Agencies are not-for-profit organisations that assist older, vulnerable or disabled people to live in comfort and security in their own home by giving advice and practical support on house repairs, adaptations and improvements. Some Agencies also run handyman schemes to carry out small works and all can give advice on welfare benefits.

To find your local Home Improvement Agency contact **Foundations**, the national body for Home Improvement Agencies. Visit www-foundations.uk.com or call 08458 645210.

Tips on choosing and employing traders

- **Recommendations** - Wherever possible ask friends and family to recommend traders.
- **References** - Ask for references.
- **Approved trader** – Consider Buy With Confidence or TrustMark.
- **Quotes** - Get at least three written quotes and check that they detail everything agreed.
- **Contact details** – get an address as well as a landline phone number.
- **Insurance** - Confirm that they have insurance to cover damage to your property.
- **Guarantee** - Check if they offer a guarantee and if it is backed by insurance.

Paying traders

- **Payment terms** - Confirm that you are not expected to pay the full amount in advance and agree what you will pay and when.
- **Standard of work** - Check the work before paying the bill.
- **Method of payment** – Don't pay by cash if at all possible; use another means like cheque or credit card.

Never withdraw cash while with a trader and never accept an offer to take you to your bank or building society.

Your rights when paying for a service

Whether you are having work done on your home or getting your haircut, you can legally expect the service to be carried out to a satisfactory standard.

The law says that services you pay for must:

- **be provided with reasonable care and skill**
- **be completed within a reasonable time** (unless a specific time has been agreed)
- **be carried out for a reasonable price** (unless a price is agreed in advance).

If you feel that these requirements have not been met you may be entitled to redress and you should call **Consumer Direct** for advice on **08454 04 05 06**.

Fact

A business is breaking the law if they claim that their product or service is endorsed or approved by someone when it is not.

If you suspect this is happening call **Consumer Direct** on **08454 04 05 06**.

Home security

Simple steps to protect your property

Follow our tips to improve security and you'll cut the risk of your home being targeted by burglars.

Alarms

- Burglar alarms do put thieves off and can alert others of a break-in.

Doors

- Before you open your front door make sure you can see who you're about to open it to. If your door does not have a glass panel, then fit a viewer – often called a 'peephole' or 'spyhole'.
- When you open the door keep a chain, or bar, across until you are certain who is there.
- Outside doors should be kept in good condition and fitted with five lever mortice dead locks, kite marked BS3621.
- When replacing outside doors enhance your security by choosing doors that comply with British Standard PAS24-1.

Garages and sheds

- Strong, locked doors that can't be kicked in boost security.
- Keep ladders and tools hidden; they're often used to break in.

Gardens

- Thorny plants along your garden's boundaries can deter thieves.
- Gravel paths can put thieves off as they're noisy to walk on.
- High fences and walls can make it harder for thieves to get in.

Keys

- Never hide spare keys outside; thieves will look there first.
- Don't keep keys by a door; thieves will try to reach them.

Lighting

- Outside lights discourage thieves.

Security marking

- Get your property marked for extra protection. The police can advise you on the best way.

Windows

- Fit visible locks on all windows within reach.
- Laminated glass is much harder to break than standard glass.
- When replacing windows choose ones certified to British Standard BS7950.

When you're away

- Keep curtains open during the day.
- Use timer switches on lights, radios, etc.
- Cancel deliveries such as newspapers and milk.
- Hide valuables from view.

Want to know more?

Call **Surrey Police** on **0845 125 2222** and ask to speak to someone for advice on home security.

Visit www.crimereduction.gov.uk

www.homeoffice.gov.uk

Fact

A tradesman is breaking the law if he makes inaccurate claims that personal security may be at risk if a product is not purchased. If this happens to you call **Consumer Direct** on **08454 04 05 06**.

Scams

Ways to spot scams and avoid being ripped off

Every year it is estimated that three million people fall victim to scams, losing an average of £850 each. Here's some advice to help you steer clear of being swindled.

What is a scam?

A scam is an illicit approach designed to get you to part with money, bank details or other personal information.

Scams can come by letter, phone, email or text. They nearly always offer a prize, promise good health or offer large amounts of money for hardly any effort.

Fact

A business cannot claim that products are able to facilitate winning in games of chance.

Fact

A business is breaking the law if they offer a competition or prize promotion without awarding the prizes described or a reasonable equivalent.

Ways to avoid falling foul of a scam

- Never reply to an offer straight away.
- Take time to consider it and speak with someone you trust.
- Never phone to get a prize; be wary of premium rate phone numbers. Always check the rate per minute.
- Never give your bank account or other personal details to someone you don't know or an organisation you don't trust.
- Never send money to anyone who says you have won a prize.
- Never send money to people you don't know who have approached you by letter, phone, email or text.

Worried about a scam?

Call Consumer Direct on 08454 04 05 06.

Fact

It is illegal for a business to give you the impression that you've won, will win or will, on doing a particular act, win a prize or equivalent benefit when there is no prize or you have to pay to claim a prize.

Junk mail

Quick ways to reduce unwanted post

If you're getting mail that you don't want, then there are simple steps you can take to cut it down.

Three easy ways to reduce junk mail:

1. Personally addressed junk mail

Register with the mailing preference service.

Call **0845 703 4599**.

Mailing Preference Service

DMA House

70 Margaret St

London, W1W 8SS

2. Unaddressed leaflets delivered by Royal Mail

Opt out by writing to:

Royal Mail Door to Door Opt Outs

Kingsmead House

Oxpens Rd

Orford, OX1 1RX

3. Hand delivered junk mail

Put a notice in your window or near your letterbox saying that leaflets are not welcome.

Getting unwanted phone calls too?

Good news, you can reduce unsolicited phone calls by registering with the Telephone Preference Service.

Call **0845 070 0707**.

The Telephone Preference Service
DMA House
70 Margaret Street
London
W1W 8SS

Fact

A business is breaking the law if they describe a product as free and you have to pay anything other than the cost of responding to the offer and the delivery of the item. If you suspect this is happening call **Consumer Direct** on **08454 04 05 06**.

Useful organisations

Consumer Direct

A government funded national helpline and online consumer advice service.

Consumer Direct provides clear, practical, impartial advice to help you sort problems and disagreements with suppliers of goods or services, e.g. overcharging, faulty goods, dodgy workmanship.

Call **Consumer Direct** on **08454 04 05 06**.

Website **www.consumerdirect.gov.uk**

The Consumer Direct helpline is available:

Monday - Friday, 8am-6.30pm

Saturdays, 9am-1pm

Closed on Sundays, bank holidays and public holidays.

The Citizens Advice Bureau

Citizens Advice Bureau gives you free, objective advice to help you sort out your legal, financial and other problems.

To get the telephone number of your local **Citizens Advice Bureau** call **020 7833 2181**.

Website **www.adviceguide.org.uk**

The Pension Service

Are you over 60? Are you getting all the benefits that you are entitled to? Arrange for a benefit check by the Pension Service to find out.

Pension Service staff will check your entitlement. They provide a visiting service across the whole of Surrey and will arrange to come out and meet with you in your home to discuss your entitlements.

For the general benefit enquiry line call **0845 606 0265**.
To request a benefit check and home visit call **01737 755 303**.

Website **www.direct.gov.uk** and go to the pensions section.

Age Concern

Age Concern can offer a wide range of services to help older people make the most of life. Across Surrey local Age Concern's provide support and services for older people. This often includes running day centres and providing other forms of local support.

Contact **Age Concern Surrey** for free advice and details of services available in your local area.

Call **01483 503 414**.

Website **www.acsurrey.org.uk**

Community Alarm Services

Feel reassured that you can reach someone if you have a crisis - get a community alarm.

What is a community alarm?

A community alarm works from a normal phone. It is permanently connected to a control centre so you can get help quickly should you need it. You activate the alarm by a button on the phone, on a neck pendant or wristband. There is a small charge for this service.

Get details of your local **Community Alarm Service** via the Surrey County Council Contact Centre on **03456 009 009**.

Safeguarding Adults

‘Every day people say nothing...’

The Safeguarding Adults Team at Surrey County Council is part of the Surrey Safeguarding Adults Board. The aim of the team is to safeguard vulnerable adults against abuse and to raise awareness throughout the community to help prevent further abuse taking place.

If you suspect someone is at risk... please say something!

Contact the **Safeguarding Adults Team** via the Surrey County Council Contact Centre on **03456 009 009** or in an emergency dial **999**. Safeguarding Adults is everybody's business. Your action could prevent abuse.

If you have concerns regarding a child please contact the **Safeguarding Children Board** via the Surrey County Council Contact Centre on **03456 009 009** or in an emergency dial **999**.

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Call Consumer Direct on **08454 04 05 06**.
Visit **www.surreycc.gov.uk/tradingstandards**
Email **trading.standards@surreycc.gov.uk**

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