

## AVOIDING SCAMS

No one likes to feel that they've wasted or, even worse, been conned out of their money. Unfortunately, there are plenty of situations in which you can act in good faith and suddenly find you've come off worse from a transaction.

Here are some top tips and hints to help you stay aware and safe in your home:

1. **Take your time** - A common feature of a scam is the pressure to commit yourself very quickly. You may be told that an offer is only available for a limited period, or that by signing now you'll get a discount on the usual price. Don't feel pressured to say yes - stop, think and say no!
2. **Is it clear what is being offered?** - Before buying a product or service, or making an investment, make sure you understand fully what the offer entails so you can make an informed decision. Make sure you get a written quote with a breakdown of costs before going ahead with any work in your home.
3. **Checking a company's credentials** – Don't hand over any money or give them any personal information before verifying who you're dealing with. Do they have a postal address? Are they a part of any associations e.g. Gas Safe Registered? Remember - A professional business would never turn up at your door unannounced.
4. **Ask a friend, neighbour or family member** – Don't be pressured into making any payments or signing documents until you've had a chance to think about things or discuss them with family or friends. A reputable company will not try to force you into an instant decision. Take your time and shop around to see whether you've been offered a good deal

**Remember that if you sign a contract for a purchase above £35 from a seller in your home, in most cases you have at least seven days to change your mind (the 'cooling off' period). This applies even if you invited the salesperson into your home. However, if your seller is a rogue trader and you can't trace them, your consumer rights may not be of much use.**

**Other types of scams you should look out for:**

1. **Mail Scams** - Receiving unsolicited offers of products and services through the post can be irritating and often puzzling. This 'junk mail' can also cause problems for vulnerable people who are unable to judge the products being offered. If you receive something that looks like a scam, it probably is! Throw it away and report it to Action Fraud, either online or over the phone 0300 123 2040.
2. **Email scams** – Spam emails can usually be spotted because you have not requested or agreed to be contacted. Scam emails are likely to contain spelling or grammatical errors in the subject box to get around the spam filters that email providers set up to block them. Don't open email attachments from people you don't know or click on links within the email, as these will often carry a virus and can infect your computer. Never reply to scam emails, even to say 'no', as it will let the sender know that your email address is active and this is likely to encourage them to send more emails.
3. **Telephone selling** - Unsolicited telephone calls are used by both genuine and fraudulent businesses to reach new customers. Many people find them irritating and would rather not receive them. The Telephone Preference Service (TPS) is a free register that allows you to opt out of receiving unsolicited sales and marketing calls, call them today 0845 070 0707.

Registering with the TPS should greatly reduce these calls, but you may still get some – particularly from overseas companies.

4. **Identity theft** - You might receive emails or telephone calls claiming to be from your bank, or another financial institution, asking you to confirm your account details or other personal information. These are always fake, and if you disclose the information it may be used to raid your accounts. This is referred to as 'identity theft'. Banks and institutions such as the tax authorities will never ask you for your PIN (Personal Identification Number), password or other security information in full.
  
5. **Relationship scams** - You might have lost a partner or you might have been alone for some time and be keen to start a new relationship. It is becoming increasingly common for people to meet online and, although there are many legitimate dating websites, there are some individuals who use these and genuine social networking sites to scam people.

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