

19 Beware of bogus callers

Doorstep salespeople can provide a valuable service, bringing shopping facilities to your home. Unfortunately, not all callers are welcome or genuine. There are unscrupulous individuals, whose only aim is to separate you from your money by fair means or foul! This information sheet explains your rights when shopping from home and how to avoid falling victim to cons and scams.

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Bogus callers

Bogus callers are criminals who try and trick their way into your home in order to steal from you. For example, they may pretend to be an official from a gas or electricity company or a sales person from a building firm. **So, before you answer the door, always find out who's outside.** Use a spy-hole, look through a window or shout through the door to find out who's visiting you. If you do not know the caller, put the security chain on before you open the door. With the chain still across, ask to see their identification and examine it carefully. If you need your glasses to read the card, shut the door, leaving the caller outside, whilst you fetch them.

If you are still unsure, telephone the organisation they say they are from to check they are genuine. Look for the number in the telephone directory or ask directory enquiries, rather than ringing a number they give you. Alternatively, ask them to come back at another time and arrange for somebody you trust to be with you. If you are suspicious or the caller won't go, close the door and call the police on 999.

Always keep the back door locked, as bogus callers often work in pairs. One may keep you talking on the front doorstep, while the other nips in the back and burgles your home.

Help the Aged's free leaflet '**Top tips for dealing with bogus callers**' gives further. To receive a copy, contact the Senior Safety Campaign at Help the Aged.

Only let the caller in when you're sure they are genuine and you are happy for them to come into your home. Remember, an honest trader will not mind if you take sensible precautions.

Genuine doorstep sellers

Of course, not all callers are bogus and the majority of doorstep traders will behave properly in your home. People often buy from doorstep sellers because it saves them from taking the trouble of going to the shops themselves. It also gives them the chance to talk to someone who represents the company, knows the product and in some cases even to see, touch or try out the product before deciding to buy - all with the added bonus of having the order delivered to your home.

Unscrupulous doorstep trading

Unfortunately not all doorstep traders are honest. As they often sell very expensive goods such as disability equipment or repairs to your home they can earn a lot of money if they make a sale. Below are some examples of different tactics you may encounter.

Building works

Some crooked traders may claim that they were passing and noticed that you had a few slates missing from your roof or that your chimney looked unsafe. They know it's difficult for you to check if repairs really are needed and they hope to panic you into letting them do the work. They may have no experience or training and could charge you a fortune to do a shoddy job. **Never agree to have a job done on the spot by people who call without an appointment.** Don't just take their word for it that the work needs doing. Tell them you want time to think. Check with your neighbours to see whether they have had work done by the trader involved. Then contact a few reputable firms and ask them to check if anything needs to be done and how much it will cost, before you make your decision. If you are thinking about having work carried out on your house, you may find it helpful to read Help the Aged's free information sheet no 4 '**Home Repairs and Improvements**'. Contact the Information Department if you'd like to receive a copy.

Antiques and jewellery

You may also get people calling at your door offering to buy your antique furniture, ornaments or jewellery. If you do want to sell, see how much other antique dealers would offer you for the item before you accept the price the person at your door is suggesting.

Disability equipment and aids

Many people buy equipment such as hearing aids, scooters, or stairlifts from traders who call at their home. In some cases traders have sold people equipment which does not suit their needs, which they could get through their local authority or even does not fit into their house. If you think you might need a mobility or hearing aid you should contact your local social services department to get an assessment from an occupational therapist first. They will be able to advise you what kind of equipment would be best for you and let you know if there are alternatives to buying the aid yourself. Not only is disability equipment vital to your independence but it is also often expensive so think very carefully before signing any contract. For further advice on buying disability equipment see Help the Aged's information sheet no 15 '**Equipment for Daily Living**'. For information on getting a hearing aid see Help the Aged's advice leaflet '**Better Hearing**'.

Gas and electricity sales

Some devious gas and electricity sales representatives may try and pressure or trick you into changing your supplier. There have even been cases of salespeople forging signatures on contracts. The salesperson may ask you to sign to confirm their visit or that they have read the meter or to receive further information by post. You do not need to sign for any of these things. Be careful not to leave anything with your signature on it lying around - it could be copied. Energywatch (the independent gas and electricity consumer council) provide information and advice on how to change supplier, how to compare prices being offered by different companies and how to avoid being bullied or tricked into signing a contract you don't want to. You can contact Energywatch on 08459 060708 or write to them at Energywatch, 4th Floor, Artillery House, Artillery Road, London. SW1P 1RT.

Other common tactics

- Some sales representatives may try to gain your confidence by chatting with you for a while, Then, when they see you are feeling more relaxed, they will begin talking about their products. Most reputable traders will come straight to the point.
- Offers of free gifts or big discounts if you sign on the spot. You may also be told that prices are about to rise. Ask for time to think about it. You may well get the same offer if you ring back a few days later.

- Promises that you can always cancel if you change your mind. You may have cancellation rights (see 'Changing your mind' on page 7) but salesmen know that once you have signed a contract, you will probably go ahead.
- Generous guarantees. You may find that claiming under a guarantee is not as easy as you thought, and sometimes the firm goes out of business long before the guarantee runs out.
- A rogue trader may try to frighten you into buying - for example by telling you that the rain will pour in next time there is a storm unless you let them fix your roof. This is unlikely to be true, but even if it is you will be better off to delay a little and ask around for a firm that is recommended to you and gives you a good quote.
- Some traders may try to make you feel bad about not buying from them and pester you by telephone after the visit. Don't fall for these tactics.

How to avoid being pressured or duped

When a doorstep seller calls:

- **Don't be afraid to say no and remember, you do not have to give reasons.** A crafty salesman will find an answer to every reason you give.
- **If you are uncertain, ask for time to think it over and compare prices elsewhere.** An honest salesman will understand.
- **Never sign anything on the spot.**
- **Don't accept lifts from sales people to go to the bank to collect money.**
- **Don't be afraid to ask a sales person to leave. If they refuse to leave call the police.**

If you are worried about doorstep sellers visiting a friend or relative who is confused or has dementia, get in touch with the Alzheimer's Society for further advice. Contact them at Alzheimer's Society, Gordon House, 10 Greencoat Place, London. SW1P 1PH.

Deciding to buy from a doorstep seller

If, after thinking carefully about what the doorstep seller is offering, you decide to buy from them, be very clear about what is included in the agreement. **Be sure that you understand any contract you sign and that you know the identity of the business you are dealing with.** If there is anything you do not understand, ask the seller to explain it to you. If you still have questions about the contract ask someone you trust or a consumer adviser to look at it before you sign it (see 'Further advice' on page 11). Never sign a blank or partly filled in form.

If you are made any promises on, for example the price or delivery of the item, make sure they have been written down clearly by the seller and a copy left with you.

Keep a note of the sellers name, address and telephone number so that you can contact them if any problems arise.

Don't hand over any cash in advance. They may take your money and run. Always make sure you are given a proper receipt with the company's name and address written onto it when you do pay any money out.

If the purchase is going to cost over £100, think about paying for it on credit as if there is a problem, the credit company will be responsible as well as the company who you have the contract with.

An organisation called the **Direct Selling Association** have produced a code of practice which their members must follow. Amongst other things, this encourages doorstep sellers to identify themselves clearly to consumers and to act with integrity. Ask any sales people who come to your door if they are members of this association. For a copy of the 'Consumer's Guide and Code of Practice' produced by the Direct Selling

Association contact them at 29 Floral Street, London, WC2E 9DP.
Telephone 020 7497 1234.

Remember – when a doorstep seller visits your home:

- **Always** ask to see the caller's identification and examine it carefully
- **Phone** their office to check that they are who they say they are
- **Never** sign a contract until you are sure of the consequences.

Changing your mind

Notice of cancellation

You should be given written notice of any cancellation rights when you agree to buy either by cash or credit. If this notice isn't given to you, the contract may not be enforceable and the seller could have committed an offence. You could consider reporting this to your local Trading Standards department.

Cancelling an agreement you signed at home

If you invited the salesperson to visit you, for example by replying to an advert, you may not have the right to cancel an agreement made, although some companies may accept your cancellation anyway.

However, if you sign a contract during a visit from a sales representative who calls on you uninvited or after an unsolicited phone call you may have the right to cancel. In this case you have a seven day 'cooling-off' period in which you can change your mind, cancel the contract and get any money you have paid back. This applies to goods and services as well as improvements such as kitchen units and double glazing provided the cost is more than £35. It does not apply to new building work such as home extensions, perishable goods or goods bought by agency mail order.

Direct Selling Association

If the seller is a member of the **Direct Selling Association**, you will be able to cancel your agreement up to 14 days after you placed your order. For more details see the notice which you should have been given when you made the contract.

This area of consumer protection law can get very complicated. Always get advice from a consumer adviser at your local Trading Standards Service or a Citizens Advice Bureau as soon as you begin thinking about cancelling an agreement. Their contact details will be in the telephone book.

Buying by mail order, telephone or from the internet

More and more firms sell their products by mail order, telephone or from the internet. There are special regulations to protect you when you shop from home in these ways.

- Before placing an order you have the right to receive **clear information** about the goods or service. This includes:
 - The name of the trader with their postal address
 - The price, how to pay and delivery charges
 - Delivery arrangements
 - How to cancel the order
 - How to return unwanted goods
- After placing the order you should be sent **written confirmation** of this information.
- After the day you receive your goods you have the right to a **'cooling off' period** of seven working days in which you can cancel the order and get a full refund.
- If you do not receive your order by the date you agreed with the firm or within 30 days you are entitled to a full refund.

- If somebody uses your credit card dishonestly and without your knowledge for a mail order, telephone or internet purchase you can cancel the payment and your card issuer must refund you.

Some goods and services are not covered by these rules. Contact your local Trading Standards department or Citizens Advice Bureaux for further advice.

Tips for shopping by telephone, mail order or from the internet

- If you are called by a business, they must say who they are and why they are ringing at the beginning of the conversation.
- A caller might try to sell to you during the call or they might try to make an appointment. **If you are not interested, say “no thank you” and put the phone down.** If you are interested, ask for time to think and shop around.

If you don't like being telephoned by sales people inviting you to buy their products or services, you can ask to join a free register stating you do not want to receive these calls. For more information, or to register, contact the **Telephone Preference Service** on 020 7291 3320 or write to them at Telephone Preference Service, DMA House, 70 Margaret Street, London. W1W 8SS.

- Don't assume an internet company is based in the UK just because its web address has 'uk' in it. Find out the postal address.
- Only use websites that have a secure way of paying (known as encryption) – these show a padlock at the bottom of the screen when you are filling in the payment details.
- Make sure you know your rights before placing an order.
- Make yourself familiar with the company you are buying from and keep records about your dealings with them.

Scams

It's easy to get conned by crafty fraudsters who use very convincing ploys to part you from your money. There are lots of different swindles around. Below are some of the most common.

- **Homeworking schemes** – these schemes sound tempting as they offer the chance to earn money, carrying out simple tasks, working from home. They often involve stuffing and addressing envelopes or assembling craft kits. The adverts for these 'jobs' ask you to send money for the envelopes or kits with the promise that you will be paid for the completed kits or envelopes. Once you send your money off you may find that you get nothing in return, or you are told that your finished work is of too poor quality to receive payment.
- **Bogus competitions** – there are a number of frauds involving competitions. Some tell you that you have won a competition or lottery that you have not even entered. You are told that before you can collect your prize you have to pay the tax on the winnings. Once you have sent your money you never receive any prize. Other competition scams involve having to call a premium rate, 090 number which can cost up to £1.50 per minute to claim your prize. Often the prize is worth much less than the cost of the call.
- **Unsolicited goods** – these swindles involve being sent goods out of the blue that you have not ordered. Then the confidence trickster sends you an invoice or other demand for payment. It is a criminal offence to demand payment for unsolicited goods. You do not have to pay for any item you receive at home but did not request – you can in fact treat it as a gift.

At any one time there are lots of different scams being used by crooked individuals. The best way to avoid being cheated is to remain cautious and keep on the look out for anything suspicious. If you are in any doubt contact your local trading standards office. **Remember, if it sounds too good to be true, it probably is.**

Further advice

If you have a complaint about something you have bought or need advice about cancelling an agreement, contact your **local Trading Standards** department and ask to talk with a consumer adviser. A local **Citizens Advice Bureau** may also be able to help you. Both numbers should be listed in your local phone book.

The Department of Trade and Industry produce a free leaflet called '**Doorstep Selling. Know Where You Stand**' It is available from the DTI on 0870 1502 300. A free booklet produced by the Office of Fair Trading is also available called '**A Shopper's Guide**'. It gives more information on doorstep selling and your consumer rights. It is available from the OFT on 0870 606 0321.

For further information contact:

Information Resources Team
Help the Aged
207–221 Pentonville Road
London N1 9UZ
Tel: 020-7278 1114

People with access to the Internet can download our information sheets and advice leaflets by logging on to: **www.helptheaged.org.uk**

SeniorLine is the free welfare rights advice and information service run by Help the Aged for older people and their carers. Trained advice workers offer free, confidential and impartial advice about:

- Welfare and disability benefits
- Community and residential care
- Housing options and adaptations
- Access to health and community services
- Equipment to assist independence
- Support for carers
- Agencies offering local practical help

Telephone: **0808 800 6565**
Textphone (Minicom): **0800 26 96 26**

If you are in **Northern Ireland**, contact SeniorLine on **0808 808 7575**.

9am to 4pm, Monday to Friday. Your call will be free of charge.

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Help the Aged is a registered charity No. 272786, registered in England at the above address.