19 Buying Goods or Services at Home

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 con men (or con women) who try to 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 salesperson from a building firm. **Before you answer the door, always find out who is outside.** Use a spy-hole, look through a window or shout through the door to find out who’s visiting you. If you don’t 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. Or you can ask them to post their proof of identification through your letter-box before you open the door.

If you are still unsure, telephone the organisation they say they are from to check they are genuine. Look for the number in your telephone book 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. **Remember, you don’t have to let any stranger into your home.** 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 (also called ‘distraction burglars’) often work in pairs. One may keep you talking on the front doorstep, while the other comes in through the back and burgles your home. Distraction burglars working in pairs can seem like respectable couples or even an adult and a child. They can be very crafty though – some may get you to invite them in through your front door under false pretences, for example, asking to use your toilet.

Our free leaflet *Top tips for dealing with bogus callers* gives further information. To receive a copy, ring Help the Aged on 01255 473999.

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 selling

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 the trouble of going to the shops. It can also give you the chance to talk to someone who represents the company and knows the product, and in some cases even to 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 or services, such as disability equipment or repairs to your home, they can earn a lot of money if they make a sale. At their worst, salespeople can be overbearing, persistent and intimidating. Once they are in your home it can feel impossible to get rid of them unless you agree to sign up for whatever they are selling.

If you think that you or a friend or neighbour has been targeted by an unscrupulous trader, contact your local Trading Standards department. They investigate ‘rogue traders’. To find out their contact details you can look in your phonebook or call the Office of Fair Trading on 08457 22 44 99. If you have been threatened or harassed by a trader or salesperson tell the police.

Below are some examples of different ways in which an unscrupulous tradesperson may try to get money from you.

Building works and repairs
Some rogue 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 you really need the repairs and they hope to frighten 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. To find a reputable firm contact the
**Federation of Master Builders** (see page 17 for details). If you are thinking about having work carried out on your house, you may find it helpful to read our free information sheet, no. 4, *Home Repairs and Improvements*.

Another tactic that is quite common is for a tradesperson to request the use of your driveway to leave their equipment (often a roller) overnight. They may then offer you a cheap deal to resurface your drive to say thank you. But once they finish the job you could find they have tricked you into paying a very high price for very poor-quality work.

**Home improvements**

Pushy and persuasive salespeople have tricked people into paying huge sums of money for things like double glazing, a new conservatory or security alarms and lights. These are expensive products and you need to take time to think and shop around before you commit yourself to anything. If you want to buy something expensive like this make sure you get quotes, in writing, from several different companies. You could ask friends and neighbours if they have bought from the company and whether they were they happy with what they bought. Before making a final decision, talk things over with a friend or relative to make sure you get exactly what you want. Always make sure you read the small print on any contract before signing it.

**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 stair-lifts 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 council or which does not even 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. They will be able to advise you on 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. If
possible, try the product out before you agree to buy it. Check it is suitable for your needs. You should be wary of a salesperson who tries to put you off from trying it out.

For further advice on buying disability equipment, see our information sheet no. 15, *Equipment for Daily Living*. For information on getting a hearing aid see our advice leaflet *Better Hearing*.

Gas and electricity sales

Some devious gas and electricity sales representatives may try to 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 more information by post. **You do not need to sign for any of these things.** The salesperson could be tricking you into signing a contract.

Be careful not to leave anything with your signature on it lying around – it could be copied. Energywatch (the independent gas and electricity consumer watchdog) provides 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. The address is:

Energywatch
4th Floor, Artillery House
Artillery Row
London SW1P 1RT
Tel: 0845 906 0708
Web: www.energywatch.org.uk

Legal services

Some doorstep sellers use hard-sell tactics to try to get people to sign up for legal services – for example, wills, funeral plans or personal injuries claims. It isn’t always clear exactly what you are committing yourself to. These kinds of services can involve complicated and often expensive legal agreements and it is very important that you get a proper explanation and/or advice. **You should always get independent advice if you’re thinking of signing up for any kind of legal or financial service.**
Other common tactics of sales representatives

- Trying 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 10), but salespeople 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, they may tell 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 delaying a little and asking 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.

- You may be persuaded to pay a deposit for work or goods in order to get rid of the salesperson. **Don’t pay a deposit unless you are sure you want to buy.** Although the salesperson may have told you that you can change your mind, you may not get your money back.

- It is common among rogue builders to start work immediately, before you’ve had a chance to reconsider and to read the ‘small print’ in the agreement you have signed. Make sure you give yourself plenty of time to think before you sign and any work begins.
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 salesperson will find an answer to every reason you give.

- **Ask for time to think it over and compare prices elsewhere.** Check for hidden costs and cancellation charges in the small print. An honest salesperson will understand.

- **Always get a second opinion before you agree to have any work done on your home.**

- **Never sign anything on the spot.** Remember, it’s easier and safer in the long run to give yourself time to think before you sign than it is to have to try to cancel.

- **Never accept lifts from salespeople to go to the bank to collect money.**

- **Don’t become a target for bogus callers by letting workmen know that you keep cash at home.**

- **Don’t be afraid to ask a salesperson to leave.** If they refuse to leave, call the police.

The Office of Fair Trading leaflet *Your doorstep, your decision* gives details on handling the tactics of doorstep sellers. Call them on **08457 22 44 99** to get a copy, or visit their website at www.oft.gov.uk
Deciding to buy from a doorstep seller

Before you commit to buying anything from a salesperson, give yourself time to think. Depending on the product or service you are buying, you could consider the following questions:

- Do I really want or need this?
- Can I afford it?
- Is it suitable for me?
- Will I use it?
- Will it fit in my home?
- Is it covered by a guarantee?
- Can I get it cheaper elsewhere?
- Do I trust the seller?
- Is this offer too good to be true?

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 ‘Useful contacts’ on page 17). Never sign a blank or partly filled-in form.

If the seller makes you any promises – for example, on the price or delivery of the item – make sure they have written this down clearly and that a copy is left with you.
Keep a note of the seller’s 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 on it when you do pay any money out.

**If the purchase is going to cost over £100, think about paying for it with a credit card.** 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 (DSA)** has produced a code of practice which its members must follow. Among other things, this encourages doorstep sellers to identify themselves clearly to consumers and to act with integrity. The DSA also provides an independent complaints resolution service available to anyone who has bought anything from one of its members. Ask any salesperson who comes to your door if they are a member of this association. For a copy of **A Consumer’s Guide to Shopping at Home** produced by the Direct Selling Association contact them at:

Direct Selling Association  
29 Floral Street  
London WC2E 9DP  
Tel: 020 7497 1234  
Web: www.dsa.org.uk

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.
- **Never** accept a lift from a seller to go to the bank to withdraw cash.
Changing your mind

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

Cancelling an agreement you signed at home
If you invite a salesperson to visit you, for example, by replying to an advert, you may not have the right to cancel any agreement made, although some companies may accept your cancellation anyway. If you have bought something on credit you will normally be legally entitled to a five-day cancellation period. 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 back any money you have paid. This applies to goods and services as well as improvements such as kitchen units and double glazing, provided the cost is more than £35. You should receive any money you have paid back within 30 days of cancelling the contract. ‘Cooling-off’ does not apply to new building work such as home extensions, perishable goods or goods bought by agency mail order. If you have already had a product installed, or if works have commenced, you will probably have to pay for what you have already received, even if you decide to cancel your contract.

When you are cancelling an agreement, you should always put it in writing in a letter, a fax or an email. A telephone call is often not enough, and will not provide you with any evidence that you have made a cancellation should there be any dispute.

Direct Selling Association
If the seller is a member of the Direct Selling Association, you will usually be able to cancel your agreement up to 14 days after you placed your order. This is the case whether or not you invited the salesperson to call on you. For more details see the notice which you should have been given when you made the agreement.
Consumer protection law relating to cancellation rights can get very complicated. Always get advice from a consumer adviser at your local Trading Standards department 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 or digital television

More and more firms sell their products by mail order, telephone or on the internet and digital television. 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
  - a description of the goods or service
  - the price (including all taxes) and any delivery charges
  - how to pay
  - 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, return the goods and get a full refund.

- If you do not receive your goods 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, internet or digital television 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 Bureau for further advice.

The Office of Fair Trading leaflet *Shopping from home* outlines your rights as a consumer when shopping by mail order, telephone, fax or from the internet or digital television. Call them on 08457 22 44 99 to get a copy, or visit their website at www.oft.gov.uk

Here are some tips for shopping by telephone, mail order or from the internet or digital television:

- If a business calls you, 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.

- 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.

If you don’t like salespeople telephoning you to invite you to buy their products or services, you can ask to join a free register stating that you do not want to receive these calls. This service, called the **Telephone Preference Service (TPS)**, is run by the Direct Marketing Association (DMA). It is illegal for British firms to make marketing calls to someone registered with the TPS. The DMA also runs a **Mailing Preference Service (MPS)** for people who don’t want to receive unsolicited advertising material through the post. For more information, or to register contact:
If you receive junk emails you don’t want you can report the sender to the webmail provider by putting the word ‘abuse’ before the @ sign of the sender’s email address. For example, if the junk email comes from a hotmail account you should forward the suspect address to abuse@hotmail.co.uk. Hotmail will then investigate and, possibly, close down that email address.

Buying from an internet auction site

There are different types of sale available on internet auction sites. Some are auction-style sales involving bidding for items. Others, for example, ‘Buy-it-now’ on eBay, are not auction sales at all. Your rights will depend on the type of sale you buy from and on whether there is any extra protection available through the terms and conditions of the site or through the method of payment used.

Internet auction websites such as eBay do their best to protect buyers from fraud. They often have ‘seller feedback’ lists where people can leave comments about how reliable a seller is. If the site uses the PayPal system you may be able to get some of your money back if the things you order don’t arrive or are very different from what you ordered. PayPal is an online payment system which lets individuals and businesses transfer money safely over the internet. It is a free service but you will need to become a member before you can use it. You can use it to pay for items from online auctions.

Some auction sites are based outside the UK or the EU, and different legal rules apply. An auction site based abroad does not have to give you the same statutory consumer rights that you are entitled to if you buy at an auction inside the UK.
It should be made clear to you what protection you have, before the sale takes place. This information is usually published in the terms and conditions on the auctioneer’s website. So check the site out carefully before you sign up.

If you are buying items using an internet auction site you should always:

- check seller feedback before placing a bid
- check that the condition of the item is specified
- ask all relevant questions about the item before bidding on an auction. Some sellers think that if they don’t say what condition the item is in, it’s your fault if you bid on an item, assuming it’s in good condition, and it isn’t
- leave negative feedback about bad sellers. If you have a bad experience, always report this in the feedback section.

When you buy something from an internet auction site, you are usually buying from the seller, not the site, and it is the seller that you will need to complain to if something goes wrong. The seller could be a private individual, or a business. It is important to know if the seller is a private individual or a business. In general you will have more rights if the seller is a business.

Buying from a business on an auction site

If you buy something on an internet auction site and the seller is a business you have at least as many rights as if you had bought the item in a shop.

This means that the item must:

- be of satisfactory quality
- match the description given on the website
- be free of any faults
- be able to be used for the purpose that you would normally expect of the product.

If there is something wrong with the item, you should complain to the seller. You may be entitled to:

- return the item and get your money back (this only applies in the UK and is usually possible only within a very short period after buying the item)
- get a free repair
- get a replacement for the item
- get some money back
• claim compensation.

The seller should pay for any postage costs involved in sending the item back or in getting it repaired.

Buying from a private individual on an internet auction site

When you buy something on an internet auction site from a private individual you have very few rights.

• You can’t complain officially if the item is not of satisfactory quality or fit for the purpose for which you bought it.
• You don’t have the right to cancel your order.
• You do have the right to complain to the seller if the item doesn’t match the description given on the website. This applies to new and second-hand items. If the item doesn’t match the description, you may be entitled to compensation from the seller, but this may involve court action. Beware: court action may be costly and you might not achieve the result you were hoping for.

When you buy something from a private seller, you may not be able to make a claim against them if the item is damaged or lost before delivery. However, if the seller has offered you postal insurance and you have accepted, they will be expected to make a claim on the insurance on your behalf.

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. **Remember, never reveal personal information, including bank account or credit card details, to strangers.**

- **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 be paid for or that you have to sell it for yourself. Always be
wary of schemes that ask you to send money before you start work. For advice on homeworking call the National Group on Homeworking advice line on 0800 174 095.

- **Bogus competitions or prize draws** Various frauds involve 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 an administrative fee or 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. A common example of this scam includes the free ‘prize-winning’ scratch cards that sometimes come stuffed in magazines. Often the prize is worth much less than the cost of the call. Other scams that use premium-rate telephone numbers to con people out of their money include bogus job offers and deceptive credit card promotions. Remember, the longer you stay on the telephone, the more money the fraudster is making.

- **Unsolicited goods** These swindles involve someone sending you 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.

- **‘Miracle cures’** Always be wary of unsolicited adverts for pills, lotions, creams and other medical products that offer special or secret formulas to provide instant cures. They often make exaggerated claims – for example, that they can cure arthritis, cancer, heart disease, Parkinson’s disease or other illnesses. Many of these medicines have not been properly tested or proven to be effective. They could even be harmful. If you have any doubts about a medical product someone is trying to sell you, get advice from your doctor or pharmacist.

At any one time there are lots of different scams being used by crooked individuals. Once you respond to bogus promotions and schemes you could end up being targeted for further cons. 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, or if you want to report a scam, contact your local Trading
Standards department. **Remember, if it sounds too good to be true, it probably is.**

The Office of Fair Trading leaflet *How to recognise a scam* gives tips on how to spot scams and how to avoid them. Call them on **08457 22 44 99** to get a copy, or visit their website at www.of.t.gov.uk

**Useful contacts**

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 (DTI)** produces a free leaflet called *Doorstep Selling: know where you stand*. It is available from the DTI on **0845 015 0010**.

The **Federation of Master Builders** can give you details of local members. This organisation asks to see customer references before it allows a builder to become a member.

England: Tel: 020 7242 7583  
Scotland: Tel: 0131 442 8830  
Northern Ireland: Tel: 028 7034 0999  
Wales: Tel: 029 2057 7711

Web: www.fmb.org.uk

The **Office of Fair Trading (OFT)** produces a free booklet called *Shoppers’ rights: your quick guide* which gives more information on doorstep selling and your consumer rights. It is available from the OFT on **0800 389 3158**.
For further information contact:

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

If you have access to the internet you can download our advice leaflets and information sheets 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

Freephone: 0808 800 6565

Textphone (Minicom): 0800 26 96 26

9am to 4pm, Monday to Friday

If you are in Northern Ireland, contact Senior Line on 0808 808 7575

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