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# Doorstep Callers and Scams

## Bulletin No. 83

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**

Nothing to report.

### **Scams etc.**

#### Telephone Scam

One resident in the Kincardine area recently received a telephone call from a man who claimed to work for an insurance company. The caller advised the resident that he had taken out a Homecare insurance plan to cover his TV and five other appliances in 2021 and that the second payment was due to come out of his bank account. The caller further stated that he could offer a 50% discount on the premium if the resident consented. However, the resident did not consent and pointed out that he had no such insurance plan.

The caller, who was a well-spoken man with an English accent, and who seemed quite plausible and pleasant, persisted that the resident did have such a plan – right up to the point when the resident asked what the policy number was. At this point the caller hung up. When the resident tried calling the caller's number all he got was an automated answering service.

In truth, and as our resident suspected right from the start, this was a scam. There was no such insurance policy.

Some points to consider:

- This was a telephone insurance scam,
- The resident had taken out no such insurance policy with any company for domestic appliances,

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- The plausible and pleasant manner the caller displayed was simply to provide reassurance that he was genuine and a professional,
- The 50% discount on the annual premium was simply the hook to try to snare the resident into the scam,
- The caller was calling from a number with an area code of 01268, which is the code for Basildon in Essex,
- On the reverse phone number look-up service [Who Called Me?](#) The caller's number had been checked 92 times, with 13 comments linking it to fraudulent activities where the caller impersonated an insurance company,
- As with this resident, if you receive such a call and you think it might be genuine, ask questions such as what the insurance policy number is, who the policy holder is, which appliances are covered. The answers to these questions may help you decide if the call is genuine or not,
- Don't divulge any personal or financial information to callers like this or any other cold caller,
- If in doubt, simply hang up on the caller,
- If calls like these become a persistent problem, speak to your telephony provider about their call interception service (there might be a small charge for this service),
- Remember to report the matter to your local Trading Standards office.

### E-mail scams

Over the last few weeks there have been a small number of e-mails delivered to residents in the Kincardine and Deeside area, apparently from the Government Gateway.

The Government Gateway, as the name suggests is an online gateway (website) which provides a large number of UK governmental services such as applying for or renewing driving licences and passports, dealing with certain tax matters such as PAYE, Self Assessment, so it's self-evident that the type of information it holds about people is highly sensitive. (Its web address is one we have mentioned many times in the past (and can be found at [www.gov.uk](http://www.gov.uk)) usually when people have made the mistake of doing an open internet search when trying to access these government services instead of going directly to [www.gov.uk](http://www.gov.uk). These people are then charged substantial sums for services which are free on the government website.)

These e-mails have been directed to named e-mail recipients and refer to an 'update' to the resident's Government Gateway account in the 'Notifications' section of the account. The e-mail then strongly advises the recipient to review

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the update by clicking on a link in the e-mail entitled 'Click Here to Access' which has a black background with white text set therein.

Points to consider:

- This is indeed a scam and clearly a phishing scam where the scammers are after some of the most valuable information about people who are unwary enough to click on the link in the e-mail,
- The recipients' details were possibly obtained by an earlier data breach or from an unscrupulous business which sells people's data,
- The e-mail senders at the top of the page show 'From: GOV.UK Gateway' but they then display an e-mail address from a personal e-mail address which is not a .gov.uk e-mail address,
- The Subject line of the e-mail contains the recipient's name,
- Beneath the subject line is a thick black line containing the words 'GOV.UK' but to the left of this where a crown should be, no crown is showing just a black box with a small red 'x' within,
- The text of the message refers to either a 'key' update or an 'essential' update,
- The e-mails finished with the words 'Best Regards, GOV.UK Gateway' which is somewhat over friendly for a government department,
- E-mails from [www.gov.uk](http://www.gov.uk) do not usually have hyperlinks in the text specifically to try to prevent these types of copycat e-mails,

Action to take:

- If you receive an e-mails apparently from [www.gov.uk](http://www.gov.uk) inspect them closely for veracity, hover your computer cursor over the sender's e-mail address. If a different address pops up, this is the sender's real e-mail address,
- Between the thick black line with the crown/'UK.GOV' header and the body of the message, the government department which sent the e-mail will usually announce itself, e.g. HM Revenue & Customs, Passport Office etc.,
- Look for grammatical and spelling mistakes in the text of the e-mail, there should be none,
- Consider the tone of the message, unlike these e-mails official e-mails will not be over friendly or too informal,
- Never click on any hyperlink in an e-mail which you have concerns about,
- If you suspect that the e-mail is suspicious, forward it to the National Cyber Security Centre (NCSC) at [report@phishing.gov.uk](mailto:report@phishing.gov.uk) for them to investigate,
- Remember to report the incident to your local Trading Standards office for them to investigate at a local level.

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### Press 1 scam

Staying in the Kincardine area, one resident there received a call on her mobile phone claiming to be from HMRC. The call was a recorded message stating that HMRC had sent the resident a tax letter and that they would have to pay the outstanding sum mentioned in the letter. The message, which appeared to come from another mobile, went on to say that the sum could be paid by pressing the number 1 on the mobile's keypad.

Realising that the message was a scam (with a slight twist in that the intended victim was being called on her mobile instead of a landline), the resident simply hung up.

And, of course, it was a scam; our old friend the 'Press 1' scam with a slight twist in that the intended victim was being called on her mobile instead of a landline but had she pressed 1 on her mobile, the outcome would have been the same; she would have been transferred to a high tariff line and kept on hold for a long period before being cut off without speaking to anyone. Several weeks later when her phone bill came due she'd see that she'd been charged a considerable sum for that call. To make matters worse, the telephony provider would probably insist on payment despite it being a scam, with most of the payment going to the scammer.

As always, some points to consider with this type of scam:

- The scam has nothing to do with HMRC, their name was simply used by the scammer with the intention of frightening the victim,
- Please never press 1 on your phone as a result of a call like this,
- Note the Caller ID on the phone if you can,
- Hang up and block the caller's number,
- Report the incident to your local Trading Standards office for them to investigate.

### **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



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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 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](mailto: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](mailto: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](#).