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Doorstep Callers and Scams

Bulletin No. 78

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](#).

Doorstep Callers

Despite us going into colder, wetter weather and shorter days, Trading Standards have recently received a number of reports from around the Shire of males going door to door offering to either tarmac or power wash residents' drives. In particular these reports relate to the Mearns and Garioch areas, though they could happen almost anywhere.

In the Mearns incident, the male cold called at a resident's door and offered to tarmac the drive. The resident declined the offer and the male left. The resident had the presence of mind to note the male's vehicle registration and report the matter to Trading Standards. Unfortunately, the vehicle and its owner are well known to us.

In one Garioch incident, two men called at a resident's home and offered to tarmac the drive with spare tarmac left over from a nearby job (yes, that old chestnut!). Initially the resident agreed but then changed her mind, thankfully before any work had started. The men packed up and left without any fuss. It was also notable that they had not provided the resident with any of the legally required paperwork after her initial agreement.

In another Garioch incident, a group of workmen cold called a resident and offered to power wash the driveway. Again, this resident declined the offer and later reported the matter. These men also left without a fuss but it's suspected from their manner that they were looking for elderly or vulnerable victims.

Thankfully, in none of these incidents was there any financial loss to the residents. Some points to bear in mind though about this type of incident:

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- NEVER accept 'offers' like these from doorstep callers. You simply don't know who you're dealing with. They may come across as pleasant and capable, but that may just be a ruse to get you to let your guard down,
- Don't let doorstep callers into your home,
- In each of these incidents, it appears that the doorstep callers were, for one reason or another, rogue traders rather than genuine tradesmen,
- Don't get drawn into talking about money and prices. If the doorstep caller initiates this, change the subject to something else like the weather,
- Remember, promises to do the work cheaper than anyone else usually mean that it will be done badly, with cheap materials or not done at all,
- Although they may be persuasive and promise the Earth, too many people have been let down by rogue traders, left with a large hole in their bank account and a real mess to clear up, which often involves more expense in employing a genuine tradesman to make good this mess,
- Remain polite (to avoid the situation becoming a confrontation), thank the caller for their interest but decline any offers to have work done then stick to your guns,
- If, on reflection, you feel that there may actually be case to have work done, use your due diligence and employ a genuine tradesman,
- If the doorstep caller becomes pushy, simply go indoors and close the front door. If this brusque approach is too difficult (as it may be for some people), make an excuse such as having a visitor or a pot boiling on the stove which you must attend to, then close the door,
- If the caller becomes aggressive, close and lock the door immediately and call the Police,
- Whatever happens, report incident like these to your local Trading Standards office using the contact details below.

Scams etc.

Text/Safe Account scam

One resident also in the Garioch area recently reported to Trading Standards that he'd recently received a text from 'Royal Mail' advising him that they had tried to deliver a package to his address, had been unsuccessful and would try again but that this would generate a surcharge. To receive the package, the resident thought nothing more about it, clicked on the hyperlink in the text and paid the surcharge from his bank account.

Next day, he was called at home by the fraud department of 'his bank'. The resident noted that there was no Caller ID on his phone display and when he queried this, the caller advised that they didn't give out contact numbers. The caller then advised that there had been a hacking attempt on his bank account.

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The caller also read out some details of the attempted transactions, which sounded plausible. The caller alleged that the hackers were still trying to access the resident's bank account.

The caller then advised the resident to log into his online banking account and transfer his savings into another account which had been set up in his name. The caller passed details of this account to the resident and advised him that it would not appear on his screen for about 24 hours as it was a new account and that he would also receive an e-mail with log on information.

Alarmed by what he'd been told, the resident logged onto his existing account and did as he was instructed, transferring £5000 into a new account whose details the caller provided. However, after this was complete, the resident had second thoughts, so called his bank who advised him that it was a scam. The bank is now investigating the matter.

And, in truth, it was a scam. This is a classic text scam coupled with a 'safe account' scam (though the words safe account were never used by the caller) with a few twists. These twists come in the form of:

- It appears that the preceding 'Royal Mail text was a scam designed solely to obtain details of the resident's bank account from the surcharge payment,
- The caller advising the resident that the hackers were stilling trying to access his account, which was true but the caller was the hacker/scammer,
- The caller telling the resident that the attempts were still going on was solely designed to 'up the ante' (fear factor) should the resident have any reservations about following instructions immediately,
- The caller providing details of the attempted hacking (which were plausible as the caller had obtained the bank account details via the text scam),
- The caller tricking the resident into making the transactions, instead of obtaining log in information from the resident and having an accomplice do it,
- The mention of the delay on the safe account details showing up on the resident's screen was not due to it being a new account; in fact, it would never happen as it was the scammer's account, the 'delay' was simply designed to hide this. Likewise, no e-mail with log in information would have materialised.

Some points to consider:

- If Royal Mail have already tried to deliver a package, there will not be surcharges for further attempts but it's more likely that you'll receive a

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notice through your letterbox clearly marked Royal Mail asking you to call them to re-arrange delivery on a particular day or to collect the package from the local Post Office/sorting office,

- If you receive such a text, please don't click on the hyperlink as it may be a scam. Instead, forward the text if you can to the text number 7726 so your telephony provider can assess it for being a scam,
- No bank will call a customer and ask them to transfer funds from one account to another as a result of suspicious activity on the account. They may ask you to take another form of action, such as reviewing the transactions, but not transferring money to a new account,
- If you do receive such a phone call, hang up. It's undoubtedly a scam,
- Check the phone line has a dial tone (to be sure that the scammer has also hung up), then call your bank on a number from their webpage or your bank statement or using the Stop Scams phone number '159' (which will put you through to your bank if they are a part of that scheme) and report the scam attempt,
- If you don't hear a dial tone, wait a while longer till you do or use a different phone,
- Report the matter to Police Scotland (as it's an attempted fraud) and/or to your local Trading Standards office. Contact details are at the end of the bulletin.

Misc.

No Blame, No Shame campaign

National Trading Standards calls on Government to improve support for victims.

73% of UK adults – or 40 million people – have been targeted by scams, with 35% - or 19 million – losing money because of this criminal offence. The average amount lost by victims is £1,730, but fewer than a third (32%) report the crime to the authorities, according to new research released by National Trading Standards (NTS).

Despite high numbers of scams and the huge financial and emotional impact on victims, these crimes are severely underreported. NTS's research showed that when people realised they'd become a victim of a scam, the most common feelings were being 'angry' with themselves, (46%), feeling 'stupid' (40%) and 'embarrassed' (38%). Fewer than a third (32%) then reported the crime to an authority such as the police, and 42% did not tell their bank. Two thirds didn't even tell a relative or friend they'd become a victim.



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For those that did report to the authorities, 47% were made to feel stupid or embarrassed. Only 34% felt fully heard and understood, and just 38% felt strongly that their case was taken seriously.

NTS believes it is victims' shame, combined with the worry that they will not be supported if they come forward, that prevents so many reporting these crimes. This underreporting means the scale and impact of fraud and scams is not fully understood, victim support services are not funded properly, and a sense of blame continues to fall on the victim – all of which effectively gives criminals the green light to keep offending.

This vicious cycle of shame, underreporting and under resourcing may also be contributing to a sense of helplessness in society – an incredible one in five adults (20%) believe they are likely to become a victim of a scam in the next five years. That's why NTS is launching its [#NoBlameNoShame](#) campaign urging people to talk about scams to reduce the stigma, making victims feel more able to talk and report.

NTS is also calling on the Government to end the current postcode lottery for fraud victims, by ensuring every individual is properly supported, with tailored help depending on their needs. Support should be improved across the spectrum, from better education to prevent people becoming victims of scams, to stronger intervention to prevent victims being repeatedly targeted.

Lord Michael Bichard, Chair, National Trading Standards, said:

“Scams and fraud blight every part of society and it is time for society to fight back. If we can strip away the shame associated with becoming a victim of fraud or scams, by bringing the issue out into the open and discussing our experiences as families and communities, we can reduce the power of the criminals to do harm. Education is key to prevention. Alongside this, I am asking the Government to step up and provide better care for victims, helping us break the cycle of shame, underreporting and under-resourcing.”

The NTS Scams Team recently commissioned an academic report to consider some of the techniques criminals use with victims of fraud, scams and financial abuse. Perpetrators of these crimes use coercion and control techniques similar to those used by perpetrators of domestic abuse, including isolation, gaslighting and love bombing. Offenders in both types of crimes ruthlessly manipulate their victims into making decisions they would never normally make and leave them feeling ashamed and unable to tell anyone what is going on. This shame is often

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compounded by other people's responses, including victim blaming and shaming.

Dr Elisabeth Carter, who co-authored the [Coercion and Control in Financial Abuse](#) report and is an Associate Professor of criminology and forensic linguist at Kingston University, said:

“Fraud criminals use language that is designed to manipulate power and distort reality so that their requests make sense and do not cause alarm. The financial impact of this crime is only part of it – the psychological impact of being defrauded can be devastating and long lasting. We need to recognise that victims of fraud are not to blame and see this crime for what it is – a type of abuse”.

The research also found that criminals most often try to scam people via a phone call, followed by email, text or WhatsApp, and then social media. The landline phone in particular remains a key route to reaching those consumers affected by vulnerability – separate data shows that households with a call blocker received an average of 120 scam and nuisance calls each in the last year alone with the most common scams being ‘insurance’ followed by ‘home improvements’ and then ‘tech support’.

Louise Baxter, head of National Trading Standards Scams Team, said:

“Fraud and scams are at a high, but if victims do not report because they are ashamed or feel they will be blamed, shamed and not supported, it's impossible for us to build a true picture of the problem. This makes it harder to catch the criminals, but more importantly doesn't allow us to help and support the victims. We've got to put the heat back on the criminals committing the frauds.

“We know that many who do report these crimes don't feel supported, because there isn't the investment in the services they need. That's why we're working with the Home Office to improve the help available to victims and their families – but there's always room for more.”

The #NoBlameNoShame campaign has been launched recently with practical advice and support on how we should speak about fraud and scams, as well as a video and more information available at [Friends Against Scams, No Blame, No Shame](#).

Information is also being issued to the police, adult social care, local trading standards teams and banks on how to better support fraud, scams and financial crime victims. This is the start of work to ensure victims of fraud, scams and

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financial abuse are provided with effective, holistic victim support services and are treated the same as other victims of crime.

NTS is asking Government to:

- Provide consistent education messaging, as per measures set out recently by the Home Office.
- Provide effective support for every victim of fraud, including enhanced support where needed.
- Tailor support depending on the crime and needs of the victim. Current support is inconsistent and is effectively a postcode lottery.
- Improve interventions that prevent people getting trapped in a cycle of repeat victimisation. Current statistics reveal a stark picture.

Let's talk about scams – top tips:

- **The first conversation with a scam victim is key. Never victim blame or shame.**
- If you get a phone call or message that you know is a scam, tell your friends and family about it. This will help raise awareness – and will show that anyone can be targeted. Take away the shame.
- But avoid sharing 'warnings' that have gone viral on social media unless you know the source – these could inadvertently be spreading scam content and misinformation.
- Chat about scams at the dinner table or when meeting with friends – perhaps about a new trend you've read about, like cryptocurrency or WhatsApp 'friend in need' scams.
- At community gatherings such as lunch clubs, religious events or drop-in centres, consider having a discussion on scams. Find out more at [Friends Against Scams Become a Scam Champion](#).
- If you work with young people, share information about scams – young adults are the most likely to have been targeted – and to have lost money.
- If you know a person who may be affected by vulnerability and you think they may have been a victim or are at risk, bring up the topic gently. You can broach the subject by mentioning a news report or example you've seen that sounds similar to their situation. Make sure they know where to get help if they're worried.
- Ensure everyone in your family knows scams should be reported to Police Scotland on their 101 number.
- For advice about scams you can contact the [Consumer Advice Scotland](#) website or call them on 0808 164 6000.



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- Visit the [Friends Against Scams website](#) for information and updates on the latest scams.

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 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

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 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](#).