

NEIGHBOURHOOD WATCH

Subject: Advice for Flood Victims: Bogus Trades People



This is a message sent via The Neighbourhood & Home Watch Network (England & Wales). This information has been sent on behalf of Action Fraud (National Fraud Intelligence Bureau)

Action Fraud is not an emergency service - dial 999 if you are in immediate danger.

Message sent by Action Fraud (Action Fraud, Administrator, National)

In December 2015 the UK was hit by three severe storms resulting in widespread flooding across the North of England and Scotland.

The NFIB would like to make flood victims aware of the possible threat that Rogue Traders and Bogus Trades People pose to them. Buying on your doorstep can be convenient. However, a salesman who uses clever tactics can pressurise you into buying something you actually don't want or something that's poor value for money.

Protect yourself against bogus trades people fraud

- Always ask for identification before letting anyone you don't know into your house.
- Check credentials, including a permanent business address and landline telephone number. The mobile phone numbers given on business cards are often pay-as-you-go numbers which are virtually impossible to trace.
- Take control by asking the questions. Ask for references from previous customers or to see examples of their work.
- Don't sign on the spot – shop around. Get at least three written quotes to make sure you're not being ripped off.
- If in any doubt, ask the person to leave or call the Citizens Advice consumer helpline on 03454 04 05 06.

If you do decide to buy:

- Always get any agreement you make in writing.
- Beware when filling in forms or when speaking to the salesperson, and ensure you don't reveal confidential details that a fraudster could use to assume your identity or take control of your finances. This may allow a fraudster to steal money from your account or order goods and services in your name.
- Usually, you have a seven-day cooling off period. So if you decide to cancel the contract, act fast.
- Think very carefully about having any work done or goods delivered during the cooling off period. You may have to pay, even if you change your mind.
- Never pay for work before it has been completed, and only then if you are happy with it.

If you believe that you have been a victim of fraud you can report it online http://www.actionfraud.police.uk/report_fraud or by telephone **0300 123 2040**...