



Resident Experience Board

20 July 2016

Protecting residents of Buckinghamshire and Surrey

Purpose of the report: At the January meeting of the Residents Experience Board the Trading Standards Service was asked for further information on how residents access consumer advice, on how residents can be protected from Scams, and on the use of Proceeds of Crime legislation. This report provides that information and asks the Board to continue to help us develop new approaches and partnerships to better protect residents, especially the most vulnerable people in our communities.

Introduction

The Joint Trading Standards Service for Buckinghamshire and Surrey was launched on 1st April 2015.

The new service is providing an improved service for residents and businesses in both counties whilst at the same time making further efficiency savings and increasing income generation.

The report outlines how the service receives referrals and complaints from residents and how it works to raise awareness of consumer issues, and prevents residents becoming a victim of scams or deceptive trading practices.

The report also highlights how the service responds to scams and how it utilises Proceeds of Crime legislation to help compensate victims.

Background

Accessing Consumer Advice and Trading Standards Services

1. In 2002 the Government launched a new way of providing consumer advice for citizens with the launch of Consumer Direct. Consumer Direct was a government funded network of regionally based contact centres with fully trained staff

employed to respond to consumer complaints and problems by providing consumer advice and guidance.

2. The new system replaced the locally based patchwork of services previously provided by local Trading Standards teams. In some areas the service had been provided very well (Surrey for example had a team of 12 officers providing consumer advice for all residents) whilst others provided no service at all. The new service provided a consistent high quality service with national coverage for the first time.
3. In order to ensure that Trading Standards services still had access to all of the relevant information to investigate particular issues or problem areas the data received by Citizens Direct was transferred automatically to local Trading Standards services. Depending upon the level of resources available locally, and on local priorities, the relevant Trading Standards service prioritised follow up investigations.
4. In 2012, this advice provision moved to **Citizen Advice Consumer Services (CiTACS)** which continues to provide a cost effective and easily accessible telephone advice line to all consumers. The Citizen Advice branding helped ensure this new model of delivery was easily recognised. Local Trading Standards services continue to be provided with the details of all complaints dealt with by CiTACS. In the year 2015 / 2016 for example we received details of 21,996 consumer complaints from CiTACS.
5. Trading Standards services analyse the complaints received via CiTACS, and from a range of other sources. Using and risk / harm matrix the most serious cases are investigated further, for example where there are high numbers of complaints, or where products are unsafe, or where the resident is particularly vulnerable. Depending upon the nature of the problem the service will use a range of tools to tackle issues, from advice to traders, through to civil and criminal legal action where necessary and proportionate to do so. For most individual complaints in practice this means that there is no follow up Trading Standards investigation. Only a relatively small number of the over 20,000 individual complaints received via CiTACS annually are investigated by the service.
6. In all of our advice and promotional material, including our website and social media presence, we ask residents to contact CiTACS for Consumer advice and assistance. Our website pages also detail how to report scams and frauds.

Tackling Scams and Financial Abuse

7. A key priority for the service is to protect residents, especially the most vulnerable, from financial abuse. This means that this type of case is prioritized for response and intervention by the service. Some example case study interventions and investigations are summarised in **Annex 1**.

The Nature of the Problem

8. The recent publication from the **Chartered Trading Standards Institute**, in partnership with the **National Trading Standards Scams Team** and the **National Centre for Post Qualifying Social Work and Professional Practice** highlights the issues very well.
9. The report, entitled “**Financial Scamming**”, is attached as **Annex 2** to this report. Some key points from the report are:
 - Lonely older people are more likely to be at risk of being scammed
 - Many people who have responded to a scam are put onto “suckers lists”. These are sold globally between fraudsters who target vulnerable people.
 - Financial scamming can affect everyone. It is vastly under reported and the true scale of detriment is unknown.
 - Scamming has been taking place for many years but the growth of the internet and e-communications has accelerated the problem in recent years
 - Vulnerability is not a term defined in law which means it is difficult for professionals to introduce measures to protect vulnerable people. However “adults at risk” of harm is now used in adult safeguarding policy.
 - Older people are targeted by certain types of scams such as doorstep, mail, telephone and investment scams. Older people are at increased risk of Dementias, isolation and feelings of loneliness.
 - Dementia causes a fluctuation of mental capacity, which can make it difficult for people to understand risk and apply caution to decision making. This makes people with dementia at increased risk of responding to a scam.
 - An aging population is likely to put pressure on the health and social care economy. These services are already struggling to manage the present demand. Older victims of financial crime will experience loss of assets and may become financially dependent on the state for funding future care needs.
 - Financial scamming can have seriously damaging consequences on individuals and society. This impact is often underestimated. Becoming a scam victim can be a life changing event,
 - Scams can be a major factor in the decline of health in older people, undermining wellbeing and quality of life.
10. In tackling these problems we already work in partnership with a wide range of other organizations, but as the issue continues to grow we need to do more.
11. As a result of this research the report makes three recommendations for financial institutions to do more to:
 - Recognise their duty of care to dementia sufferers who could make an ‘unwise decision’ as a result of their cognitive state.
 - Allow vulnerable people to put a 24hour delay on new or large transactions from leaving their bank accounts and send an email or text alerting a carer or loved one at the start of that period.
 - Adopt a default that personal data is not shared without a clear opt in and that it is not held for longer than 12 months before permission is sought again, in order to prevent ‘suckers’ lists.

Prevention is better than cure

12. In partnership with a wide range of other organizations we work hard to raise awareness of potential consumer problems and scams and to alert residents in advance through:

- Website information on how to access advice, report scams etc.
- Printed materials, particularly for those who cannot access the internet.
- Social media such as Twitter, Facebook, Instagram, LinkedIn.
- TS Alert! Weekly email newsletter
- Training and awareness raising with partners, carers, charities etc.

Prevention, Warnings, Alerts and Social Media

Scam Packs and Cold Calling Packs – working with partners

13. We have recently produced new scams awareness sticker packs, in partnership with the Surrey Police and Crime Commissioner (PCC) and both Surrey and Thames Valley Police services. The scam packs supplement our previous highly successful Doorstep Crime sticker packs. Over 100,000 Doorstep Crime packs have already been printed and widely distributed. 50,000 Scams packs have already been produced and are currently being distributed. Due to demand, another 50,000 have been ordered in conjunction with Thames Valley Police.

14. We have distributed posters and information leaflets to places where vulnerable people go such as libraries and pharmacies. Doorstep Crime and Scam information packs have been also been distributed via Volunteers, Surrey Police and Neighbourhood Watch, as well as a wide range of charities such as Action for Carers, Surrey Community Action, Sight for Surrey, and through Community Centres, and Daycare Centres etc.

15. The sticker packs are designed to be of practical use. The doorstep crime pack has stickers to both deter cold callers and also remind people not to deal with cold callers. Feedback is that they are effective in reducing cold calling and that they also provide people with more confidence in saying no on the doorstep. The scams sticker packs act as a highly visible reminder not to respond to scam emails and telephone cold calls.

Social Media

16. We have active Facebook, Instagram and LinkedIn accounts. We use Twitter very frequently, tweeting several times each day and would encourage all Councillors to follow us on Twitter @Bucks_SurreyTS.

17. We now have 3,351 Twitter followers one of the largest Trading Standards following in the UK. We regularly use hashtags to highlight particular issues or themes. July is Scams Awareness month and we have been actively promoting that via Twitter using the hashtag ScamAware. Our messages are regularly retweeted extending our reach further.

18. However we don't use Twitter as a "front door" to the service. As we don't provide a Consumer Advice service for residents we do not want to raise resident expectations which would then be disappointed. The route to access Consumer Advice and assistance is through the Citizens Advice Consumer Service (CiTACS) and we aim to be clear and consistent in that message for residents.

TS Alert!

19. We also publish a Trading Standards weekly newsletter TS Alert! which is very widely distributed via email. The feedback for the newsletter is very positive. Again it highlights the CiTACS contact number as the source of further advice and assistance for consumer problems. The newsletter has almost 3,000 subscribers many of whom forward it on to other contacts and partners.

Approved Traders

20. Another important approach to prevention is to promote reputable approved traders that residents can use confidently. By working in partnership with **Checkatrade** we offer almost 2,000 traders in Surrey that have met a comprehensive schedule of checks. Our partnership ensures that residents can find reputable traders more easily and this also helps drive out rogue traders. We are also working closely with **Trustmark** and we aim to offer a similar approach for TrustMark members shortly.

Blocking Calls

21. In appropriate cases we arrange for the free provision of a telephone scam call blocker to be installed in homes. These units both stop incoming scam calls and also provide us with information and intelligence on their source. The pilot project ran initially in Mole Valley and has now extended to other Districts and Boroughs. The devices are highly successful in blocking unwanted scam calls and an example of their impact is included in the scam case studies in **Annex 1**.

22. Scam call blocker devices are provided on referral from the Police, Adult Social Care, care agencies, housing associations, community alarm providers, a counsellor (community mental health worker) and Trading Standards Officers dealing with investigations and vulnerable victims.

23. Recipients are usually vulnerable residents who are experiencing problems with scam or nuisance calls. Some of these have already been victims of phone scams, some are vulnerable to becoming victims because they have difficulty in making good decisions when speaking to callers, and many are adversely affected by such calls because of their health issues or physical frailty.

24. Since starting this approach we have blocked more than eleven and a half thousand nuisance calls in total. Last month (in June 2016) 150 nuisance calls were blocked by just one unit installed for a vulnerable couple in Englefield Green and this represented 92% of the calls made to their telephone number that month. Similarly, 113 calls were blocked for an Egham resident last month, this being 86% of the calls made to the line.

25. Recent feedback from residents where a call blocker unit has been installed:
- *"Excellent / very few unwanted calls now."*
 - *"I feel a lot happier now, as I don't get those calls. It is a very good service."*
 - *"The new apparatus is absolutely marvellous. I have had no nuisance calls since it was installed."*
 - *"Since having the device fitted my mother now feels safe when answering her phone. Many thanks. A great service."*
 - *"Really pleased, has eliminated so much aggravation. Anyone not on my list who gets through seems to have a genuine reason for wanting to speak to me."*
 - *"Excellent. ... We are no longer harassed by unwanted calls."*
 - *"It helps a lot. I think it is very good. I would be scared and would be stressed. I have had less panic attacks. I want to let people know that there is something to help with bad calls"*
 - *"Since having the device I feel much safer answering the phone."*
 - *"It's brilliant, has totally stopped all nuisance calls. Made a drastic difference to the amount of times my phone rings."*
26. We have used external sponsorship from Checkatrade and income from Proceeds of Crime to help fund both Call blocking equipment and our scams and doorstep crime leaflets and sticker packs.

Trading Standards Interventions and Investigations

Doorstep Scams

27. For many years scams related to doorstep crime have been a high priority for the service. Doorstep cold calling traders often attempt to sell goods or services that are overpriced, poor quality, unnecessary, faulty or which do not exist. Victims are often billed for services they did not ask for. Doorstep fraudsters put people under pressure and sometimes can appear friendly, polite, and trustworthy.
28. We provide a priority response to incidents of doorstep crime. Where possible we intervene immediately to help prevent money being handed over. Our interventions stopped over £200,000 being handed over in this way in 2015/16. In addition we investigate and prosecute cases of doorstep crime and also use Proceeds of Crime legislation to secure compensation for victims. However we know that only a small percentage of incidents are reported. In addition securing convictions can be challenging as victims are often vulnerable, unwilling or unable to provide evidence.
29. Despite the difficulties, in 2015/16 we secured several high profile and significant convictions of doorstep rogue traders, leading to a total of 14 years in prison sentences, plus 22 months of suspended sentences. The courts now treat such crimes with the seriousness they deserve.

Mail, Phone and Internet Scams

30. Over recent years we have also been working closely with the National Trading Standards Scams Team which has in the past included seconding one of our officers to the team on a part time basis. As part of the work of the team they access the “suckers” lists and share them with local authority Trading Standards teams for follow up action. In 2013 Surrey Trading Standards signed an agreement The National Trading Standards Scam team (NTSST) pledging to contact all Scam Victims that they notified us of. We were the first authority to do so and there are now 176 Local Authorities signed up.
31. This new intelligence has created a new workstream in identifying and supporting victims to prevent further abuse.
32. New intelligence of victims is received regularly including names and addresses of victims that have participated in a number of known scams, often also including cheques, or their bank account details. We seek to provide appropriate support to help stop them becoming a victim again. This will often involve working with Safeguarding teams, Surrey Police, and appropriate charities.
33. The first list which was sent to us from the National Scams Team **included 726 victims of scams in Surrey**. All were contacted and during this time we devised guidance material on the impacts of Scams both for Victims and for Care Professionals to assist in raising awareness. Following on from this we devised the Scam sticker packs to include stickers for cheque books and phones to assist in reminding residents to be wary of sending money or giving out personal information.
34. More recently in February of this year we have received another 2 lists from the National Scams Team comprising of a **further 300 individuals** in Surrey responding to Scams. We also receive priority referrals where concerned family members or other agencies have reported concerns. There is another list of a **further 500 suspected Surrey victims** which we expect to be sent to us very shortly.
35. In dealing with such victims there are often links found between mass marketing Scams and Doorstep Crime. As an example in one recent visit to an elderly couple in Egham an officer found masses of Scam Mail all over the house which was being responded to. The couple had already lost several thousand pounds and were also having Doorstep Callers visit them very regularly. They had recently had 3 separate burglar alarms fitted, solar panels installed, and building work completed, all as a result of cold calls. We have worked together with Adult Social Care and the Police so that together we can offer additional protection against further financial abuse. A scam call blocker has also been installed.
36. In another recent referral an officer removed large quantities of scam mail from the home of a retired Lecturer in Guildford . There had been so much mail that he was unable to walk across his living room floor.
37. In one new initiative we have also worked with victims to help them become “Mail Marshals” helping them take control of the issues, and provide up to date intelligence on new scams. The victims, instead of responding to the mail are

asked to log all they receive and pass it on to Trading Standards regularly. The approach helps fill the void that responding to scams previously provided.

Surrey CyberSafe Network

38. The service has also been working closely with the Office of the Police and Crime Commissioner on a new CyberCrime initiative. The Surrey CyberSafe Network, led by the PCC, brings together a range of partners to prevent residents and local businesses becoming victims of cyber-enabled crime and to develop a co-ordinated response to this problem.

Raising Awareness and Co-ordinating Future Action

Scams Conference

39. In order to build a greater and wider understanding of this problem and to share and develop new ideas to tackle it more effectively we are planning to hold a “Scams” focused conference in Surrey and another in Buckinghamshire later this year. Plans are in the early stages of development but will include Adult Social Care, Public Health, Police, and a range of other partners to help develop an agreed approach to this issue. Only through working together will be able to better protect vulnerable residents.

40. The National Scams Team have supported similar conferences elsewhere and will assist in the development of our plans.

Friends Against Scams / Stand Against Scams

41. The National Scams Team have also recently started promoting a new initiative aimed at raising awareness of scams and to prevent people becoming victims by empowering communities. The approach, called “**Friends Against Scams**” also forms part of the wider “**Stand Against Scams**” initiative. The approach encourages people from all walks of life to attend a short training session and commit to talking to others about scams and potentially identify victims. It also promotes “Scamchampions” and “Scambassadors” who may be in positions of responsibility and encourages them to use their influence to raise the profile of scams.

42. Details of these nationally co-ordinated initiatives are included in **Annex 3 (Friends Against Scams)** and **Annex 4 (Stand Against Scams)**. This will be one of the areas to look at in the planned Scams conference so we can jointly explore how we can make best use of this approach.

Proceeds of Crime Act – recovering criminal assets and compensating victims

43. After we have successfully taken legal action and secured convictions we are also determined to ensure we secure compensation for victims, and to recover the proceeds of crime.

44. **The Proceeds of Crime Act 2002 (“POCA”)** sets out the legislative scheme for the recovery of criminal assets with criminal confiscation being the most commonly used power. The aim of the asset recovery in POCA is to deny criminals the use of their assets, recover the proceeds of crime, and disrupt and deter criminality.
45. In order to make use of the Proceeds of Crime powers to seek confiscation of assets the joint service now employs three Accredited Financial Investigators (AFIs). These Officers have powers to access financial information from institutions and to use the information to seek a range of different orders from the courts such as Confiscation Orders, Restraint Orders (to prevent disposal of assets), and Production Orders (requires financial information to be provided). They also tackle money laundering issues related to the crimes being investigated.
46. Where criminal assets are identified the courts can make confiscation orders and the money will be collected through HM Courts and Tribunal Service.
47. The money recovered in this way is dealt with under a Home Office scheme called **The Asset Recovery Incentivisation Scheme** or **ARIS**.
48. The ARIS scheme then redistributes the money recovered. Firstly compensation is paid to victims and then the remaining money is shared as follows:
- One third paid to the Home Office
 - One third paid to the HM Courts and Tribunal Service
 - One third is available to be shared equally between the Prosecutor and the Investigating Authority

In general where Trading Standards is both the investigating and prosecuting authority it means that we will recoup one third of the money recovered after victims are compensated.

49. We need to ensure at all times that we use any money recovered strictly in line with Home Office guidance and that enforcement decisions are not influenced by Proceeds of Crime issues.
50. The financial incentives are intended to further boost asset recovery and to fund local crime fighting priorities for the benefit of the community.
51. Since 2010, nationally more than £746 million of criminal assets has been seized. Over the same period, assets worth more than £2.5 billion have been frozen denying criminals access to these resources, and £93 million has been returned to victims.

How do we use the Proceeds of Crime received under the ARIS scheme?

52. The Home Office monitor the use of ARIS money each year and we must complete a monitoring form to ensure it is invested according to the guidelines.

53. The money received is used primarily to pay for the employment of the Accredited Financial Investigators and the associated overheads including management costs.
54. The assets recovered through POCA have continued to increase. The costs of providing the Financial Investigations resource are covered by the assets that are recovered. In addition, any surplus has been used for specific projects such as producing the doorstep crime or scam packs referred to previously, and in purchasing call blocking devices.
55. More recently we have also earmarked some of the money received to create a fund where victims of rogue traders whose property has been damaged (roofs for example) can call on if they do not have the ability to pay for the repair themselves.
56. This year we expect to recover in excess of £200,000 (in addition to any compensation for victims) and the costs of delivery are approximately £120,000. As a result, this year we will have an additional £80,000 available to fund new initiatives
57. This year the £80,000 available is being provided to the Community Safety teams in Bucks and Surrey to support additional project work to reduce crime. Two thirds of the £80,000 will go to Surrey and one third to Buckinghamshire. In Surrey it will be used to help support initiatives tackling Domestic Abuse.
58. Our officers also support a growing number of other local authorities in financial investigations. We have supported 14 other local authorities to date, both inside and outside of Surrey.

Examples of recent successes include:

- a) Financial investigations supporting a London Borough Planning Department securing a confiscation order of £81,543.
- b) Supporting Mid Sussex District Council securing a confiscation order of £50,000 against a business running an unauthorised airport car park.
- c) Tackling online product counterfeiting - A trader who sold counterfeit DVDs was required to £500,000 through a confiscation order.
- d) A rogue builder that was convicted following investigation by the Service has had to pay £114,000 compensation to his victims.
- e) In a recent case a rogue gardener, previously sentenced to three and a half years imprisonment for defrauding 10 victims, has been order to pay compensation of £97,650. In addition the service will receive £74,000 from the ARIS scheme.
- f) Most recently, in early July, a benefit fraud case resulted in over £100,000 being refunded to Surrey County Council (as well as ensuring future savings of savings of over £20,000 a year). The individual concerned was fraudulently

claiming for a range of benefits including Disability Living Allowance, Independent Living Fund payments, Tax Credits, as well as claiming for payment for a completely fictitious carer.

Proceeds of Crime – Summary of impact

59. In total during **2015/16** our Accredited Financial Investigators:

- ensured the recovery a total of £1.4M from the proceeds of crime.
- secured compensation for victims of scams and rogue traders of £124,000
- recovered £204,000 for use by Surrey and Buckinghamshire.

60. So far in **16/17** we have:

- secured compensation for victims of £97,000
- recovered £100,000 for Surrey County council

Financial and value for money implications

61. Consumer advice is funded by Government to be delivered at a nationally co-ordinated way via the Citizens Advice consumer Service. As a result local authorities no longer provide separate stand alone consumer advice services but can focus on using the information and intelligence provided to target resources effectively.

62. The work tackling scams has a direct financial benefit for residents and helps protect them from large financial losses. Scams also undermine the health and wellbeing of victims resulting in increased demand for health and social care support. By protecting residents and tackling scams we can help reduce that impact.

63. The use of Proceeds of Crime allows the service to recover criminal assets which can then be used to compensate victims and also to pay the cost of employing and supporting Financial Investigators. Assets recovered in excess of those costs are able to be utilised to tackle local crime priorities including reducing the fear of crime.

Suggested Recommendations

64. The Board are asked to note the approach taken to protect residents and support the range of initiatives taken to protect residents from scams.

65. In particular the Board are asked to support the proposal to hold a Scams conference later this year and associated new initiatives such as Friends Against Scams.

Next steps

67. The service will continue to enhance the prevention work via Social Media and our intervention work in partnership with the National Scams Team. We will hold a conference later this year with a focus on bringing a wider range of partners together to raise awareness of the impact and nature of scams and to more effectively tackle the harm caused.

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Sources/background papers: Financial Scamming – The National Centre for Post-Qualifying Social Work and Professional Practice

Annex 1 – Local Scams and Rogue Trader Case Studies

Annex 2 – Financial Scamming – The National Centre for Post Qualifying Social Work and Professional Practice

Annex 3 – Friends Against Scams – National Trading Standards Scams Team

Annex 4 – Stand Against Scams – Chartered Trading Standards Institute / National Trading Standards Scams Team

Annex 1 – Local Scams and Rogue Trader Case Studies

Case Study 1 – Doorstep Cold Caller – Proceeds of Crime

In December 2015 a serial rogue trader, already serving a three-year jail sentence for fleecing elderly customers, was ordered to pay £114,000 in compensation to his victims through Proceeds of Crime legislation.

The rogue trader charged extortionate sums for shoddy repairs to roofs and drains and had been pressuring and intimidating residents. His victims included an 89-year-old war veteran from near Guildford who was cheated out of more than £42,000 making him overdrawn for the first time in his life.

The tactics used to obtain payments from victims included accompanying or driving them to the bank to withdraw funds and standing over them while they made internet transfers. The compensation is to cover not only the payments made for overcharged work but also the cost of putting right shoddy work.

Case Study 2 – Doorstep Cold Calling

Also in December 2015 another serial fraudster was jailed for 20 months for fraudulent trading following an investigation by the Service. He cold called his vulnerable elderly victims in Buckinghamshire and Bedfordshire, charging for unnecessary and vastly overpriced work. Tragically one of the victims who was a witness for the prosecution, and a second person who was a suspected victim, died prior to the trial.

At sentencing the Judge described his behaviour as: “despicable offending, preying on the sick and the elderly, carried on over time.” The Judge also acknowledged that it was clear from his record that the defendant had done this before, referencing three other like convictions for fraud and money laundering involving money taken from elderly victims for work not done. The sentence was given to run consecutively to another prison sentence the defendant is currently serving for an unrelated matter.

Case Study 3 – Doorstep Cold Calling – Gardening

In another case a Surrey landscape gardener who preyed on elderly and vulnerable victims who were unable to look after their own gardens was convicted of several fraud and money laundering offences. Customers complained that queries about price or the standard of work led to threats, verbal abuse and aggression. In one case, a woman in her 90s was charged £24,500 for work worth only £400. In another case, a man was charged £17,000 for work valued at £200. In total, in relation to ten different cases, over £665,000 was defrauded from elderly and vulnerable victims.

Our Proceeds of Crime work has led to confiscation and forfeiture of £297,979 (available assets) of which £97,000 has gone back to 10 identified victims, £74,000 will be paid to the local authority, and the remainder will go to the Crown.

Case study 4 – Scam Telephone calls

On 24th June, whilst this report was being drafted, a referral was received from the Mole Valley Adult Social Care Team. **Mrs A** living on her own in Dorking, in her 80s, suffering from Alzheimer's was being targeted and plagued by numerous cold calls – both by telephone and scam mail.

Mrs A had been responding to the scams for many months and would have continued to do so if it had not been for the intervention of her taxi driver who regularly took her to her support group at the local day centre. On this occasion he refused to take her to the bank to collect money to send off in response to the scam calls. Instead he alerted staff at the day centre who in turn alerted the Adults Social Care team who then contacted Trading Standards.

Our Officers visited Mrs A that afternoon to help demonstrate that the calls and letters were scams, and to help protect her in future. In the time our officers were with her she received another 3 scam phone calls seeking money. Her family and neighbours are now alerted and are aware and supportive.

With her agreement we have also provided a call blocker unit to screen out scam calls. However she did indicate that even though she now knew they were scam calls, it was at least an opportunity to talk to someone, and she would miss that.

Case Study 5 – Scam mail victims and becoming a Mail Marshall

Mr and Mrs C from Redhill aged 76 and 80 had sent approximately £20,000 in the last 5 years to Scammers. Mrs C realised that her husband was sending money and recognised them as Scams, but had been unable to persuade her husband to stop. He had been diagnosed with early onset dementia. Following a couple of visits from an officer he was persuaded that he was not going to win any money and he has since become a "Mail Marshal" regularly bringing their scam mail into the office and thereby helping tackle the problem instead. By doing so Mr C feels less of a victim and is able to help tackle the problems and help others. It helps fill the gap created from stopping responding to the scam mail.

Mrs A from Esher aged 94, was sending about £400 per month to Scammers. When the Trading Standards Officer (TSO) arrived she had 5 letters waiting to be posted with cheques of £25 and £30 in each. By working partnership with others a range of her other problems have also been addressed. She is being re-housed in a property without stairs because of her mobility problems, and fire safety concerns have also been addressed through this intervention.

Mr B from Epsom, aged 89, was sending about £600 per month in response to scam calls. The officer visited on a number of occasions and arranged for some Telecare equipment to be installed and a scam call blocker.

Case Study 6 – Scam Internet marketing - Subscription Traps

Between 10 October 2013 and 30 September 2015, the service received approximately 600 consumer complaints from across the United Kingdom via the Citizens Advice consumer service and Action Fraud. The complaints were from consumers who had signed up for what they understood to be a free trial or sample of a cosmetics product. In fact they had unwittingly signed up to a continuous payment authority to receive ongoing monthly charges and supplies of the products until they cancelled.

Pop up advertisements on social media asked consumers to pay a small postage fee (ranging from £0.99 to £4.99 per product) for a sample of the product. When a consumer signed up for the trial they did not receive any confirmation email to confirm their purchase nor the terms of the trial.

Unless the subsequent agreement was cancelled, after 14 days the full price for the product, ranging from approximately £85 to £99 per product was deducted from their bank account or credit card. These charges continued until the agreement was cancelled.

The products were manufactured in the USA, where payments were handled, but distributed by a fulfilment house in Surrey.

Trading Standards entered into extensive consultation with the Surrey based distributor and the American manufacturer to address issues with the websites, terms and conditions and selling practices.

Working closely with the Surrey based distributor, steps were taken to bring the Surrey based company into compliance, inform consumers as to their right to cancel, and securing over £12,000 in refunds for consumers.

Unfortunately it became apparent that the American manufacturer was unwilling to take all the steps necessary to amend their misleading trade practices. As a result the Surrey based distributor terminated their agreement with the American manufacturer.

The products are no longer distributed from within the UK or the EU. We have also referred the issue to the United States Federal Trade Commission, to enable the Company to be tackled at source.

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