

Information Network Bulletin

Edition 3- 2022/23

Welcome to the latest edition of the Information Network Bulletin brought to you by Croydon Council's Trading Standards team.

In addition to general news from the team, it includes details of some of the latest scams and fraud alerts which we have become aware of in recent months.

We hope that you find it useful.

Be alert to fraudsters using PayPal copycat emails

PayPal is a useful way to send money securely, but service users need to be alert to scams using spoofed emails pretending to be from them. Typical examples are:

1. Emails stating that your account is about to be suspended

- The email will direct you to a copycat page and ask you to enter your password, so that the fraudsters can steal it and access your account
- PayPal advise that they will only ask you to enter your password on their login page

2. Emails stating that you have received a payment

- These are used to trick you into thinking you have received payment for an item/order and sending the item to the fraudster when no money has actually been sent
- Always check your account activity, not using any links that may be in the email, to check whether money has been received

3. Emails stating that you have been paid too much for an item

- Fraudsters send copycat emails claiming that you have been paid too much for an item eg £350.00 for a phone you are selling for £250.00
- The sender asks you to send them the phone together with the £100.00 that they have overpaid
- If you do, you will lose both your phone and the £100.00 that you send them

Suspicious PayPal emails and websites should be forwarded to phishing@paypal.com and reported to Action Fraud using <https://www.actionfraud.police.uk/>

Reporting Scam calls & Texts via 7726

Criminals often impersonate legitimate organisations in an attempt to dupe their victims and leave them out of pocket. So it's important to be extra cautious if you receive a text message or a call from a number you don't know.

Scam calls often involve criminals purporting to be from HMRC, your bank or from a legitimate business such as well-known energy providers or phone network providers offering better deals or 'upgrades' to your account. Texts often involve parcel delivery scams from various couriers or Royal Mail, or even scammers pretending to be your friends and family!

How to report and where to report

Most major communication networks have signed up to the **7726 service**, making it very easy to report scam texts/whatsapps or calls to your mobile.

7726 is a number that most mobile customers using UK networks can text to report unwanted SMS messages or phone calls on a mobile. The number '7726' was chosen because it spells 'SPAM' on an alphanumeric phone keypad!

The following Ofcom web page has some useful information on scam calls and messages:

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/scams>

The link below takes you to a '**How to report**' page and takes you through a very quick guide on reporting numbers to 7726 on iPhone or Android. The videos are very short and easy to understand.

<https://www.ofcom.org.uk/phones-telecoms-and-internet/advice-for-consumers/scams/7726-reporting-scam-texts-and-calls>

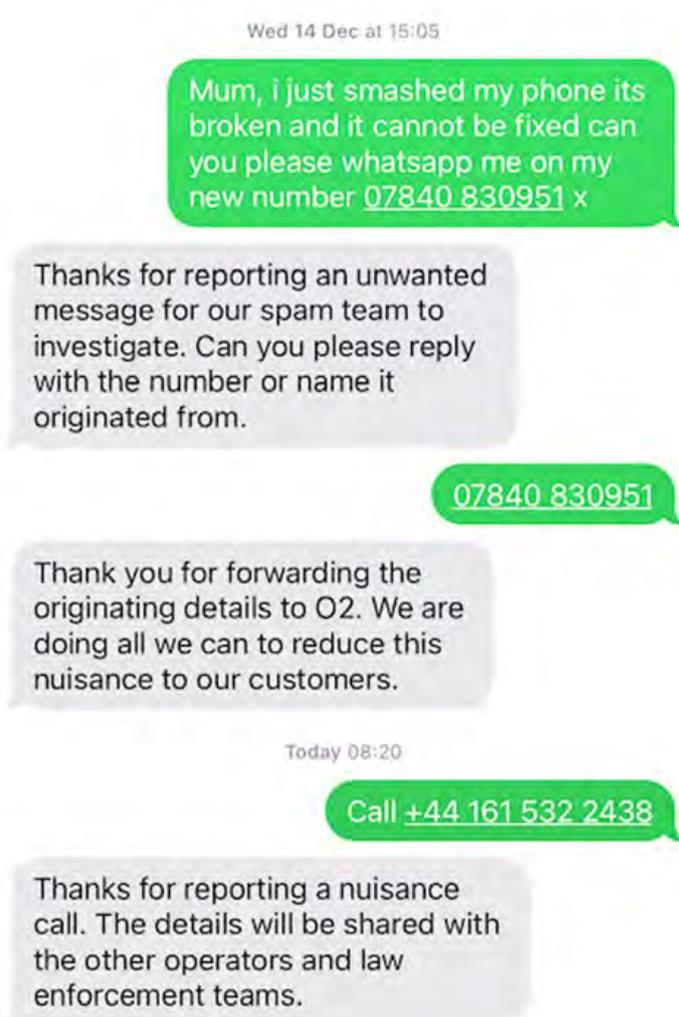
To report a scam text you copy the content of the text and start a new message to 7726, paste in the content and send the message. The service will then reply to you asking for the number the message was sent from. You copy and paste the number or manually type it in and send it as a message.

To report a scam call number you just need to copy the number, put it into a text writing 'Call' before you put the number in and send it to 7726.

When you've done this, it alerts your mobile provider to investigate the number and potentially block it from the network, if it's found to be a nuisance.

Please also remember to block the number on your handset.

An example of what it looks like on your phone when you report these texts or calls.



CROYDON TRADING STANDARDS

Online Scams Awareness Session



Friends Against Scams is a National Trading Standards Scams Team initiative, which aims to protect and prevent people from becoming victims of scams by empowering people to take a stand against scams.

Learn how to protect yourself and your loved ones from scams.

Complete the online Friends Against Scams awareness session and help to raise awareness throughout your community from the comfort of your home.

Please use the link below to access the online Scams Awareness session and help Croydon Trading Standards raise awareness and protect our residents:

www.friendsagainstscams.org.uk/elearning/Croydon

For further information on Friends against Scams and for advice please visit:

<https://www.friendsagainstscams.org.uk/>

Please remember to report to Action Fraud 0300 123 2040 if you have actually been the victim of a scam or call Citizens Advice Consumer Helpline 0808 223 1133 if you require advice on an issue you are having with a trader.

Criminals are using QR codes to target victims - how to avoid 'most insidious' scam

QR code menus have grown increasingly popular since the Covid pandemic, and cybercriminals have caught onto it.

Scammers, have now been using QR codes to gain access to people's personal information, according to MIAA, a division of the NHS. But the threat has only increased since the rise in QR-coded menus since health and safety measures ramped up during the pandemic. However, to spot the signs and avoid a scam, it's key to know just how hackers use the codes to target people.



According to research by anti-phishing platform TitanHQ, almost 84 percent of smartphone users have scanned a QR code at least once, and over 34 percent scan a QR code once a week.

This popularity has led to an increase in "QR code phishing" and warnings are being increasingly issued across the world to alert people of the risk.

What is a QR code and how exactly are scammers using them to trick people?

QR codes work by embedding instructions into a black and white dot-based image.

They work a little like the barcodes you see on food in a store. A smartphone camera, app, or QR code scanning device scans the QR code. The scan then translates the data into human-readable information."

QR codes usually contain web links or links to media such as videos or links to download an app.

These links provide a cybercriminal with the opportunity to perform phishing.

With a QR code scam, the criminal replaces a legitimate QR code (restaurant menu) with a malicious one and instead of taking the consumer to the legitimate website (the restaurant's), the fake QR code will take them to a fake website mimicking the real account, prompting the person to divulge personal data.

QR-phishing. 'Quishing' is a mashup of QR codes and email phishing, which takes shape when fraudsters embed a malicious QR code into a legitimate-looking email.

These emails have been on the rise, with scammers impersonating a number of reputable organisations, such as Microsoft Office and HMRC.

The spoof HMRC email asks the recipient to scan the code to pay overdue tax. The QR code takes the taxpayer to a spoof site where their financial information is stolen.

Drive-by-QR code phishing

Drive-by-downloads of malware are one of the "most insidious forms" of malware infection. A person must land on an infected site, and a flaw in any software they use can open the door to malware infection.

Criminals are using QR codes to target victims - how to avoid 'most insidious' scam (cont....)

QR crypto scams

While QR codes are often used to make it easier for people to download a legitimate app, they can also be used to encourage people to download malicious ones, such as crypto wallets. The QR crypto-quishing scam involves capturing persistent consent (prior authorisation) to use the wallet; this allows the fraudster to drain the wallets of cryptocurrency.

How to prevent being QR code scammed

To spot the signs of a fraudulent restaurant QR code: "Look for signs that the QR code has been tampered with, replaced, or covered up with a phoney version" or the "QR code is located in an unusual place."

Be especially vigilant about codes that can be easily moved such as on napkin holders or QR code stickers found on the table" or if the "website you're taken to shows signs of a phishing website like missing the website's branding, or requiring too much information to sign up for an account (address, phone number, credit card details, etc.)."

People can also apply email filters to prevent phishing messages

Only scan a code if you are sure about it. Always look at the link on your phone before opening it in a web browser.

If you believe you are the victim of fraud, report it to Action Fraud as soon as possible by calling 0300 123 2040 or visiting www.actionfraud.police.uk

Oral Tobacco found being sold in Croydon

Oral tobacco is a tobacco product that is held in the mouth. It is a banned product and should not be on sale anywhere in the UK. We have recently found the product in several shops in the Thornton Heath area and investigations are underway to identify the supplier and address the issue with the traders in question.

Oral tobacco causes extreme mouth cancers and we would urge people to report to us if they are aware it is being sold in shops in Croydon. Please see the images below of the kinds we have found on sale recently, Vimal Gutkha and Black Naswar:



There are also other brands that have been previously identified as being available in the Croydon area such as RMD Gutkha, Khaini Khuber and Mirage Blue.

If you are aware of any of these products being offered for sale in Croydon please report it to us directly at trading.standards@croydon.gov.uk or call us on 02084071311.

Croydon Trading Standards Need Test Purchasers

Trading Standards work with young people to monitor the sales of age-restricted products across Croydon. Part of this work involves a young person under strictly controlled conditions trying to buy knives, alcohol, fireworks and cigarettes & vapes from shops in the borough. We are looking for volunteers, aged between 14-16 years and 18-24 years to help us carry out test purchasing activities.

To find out more and sign up as a test purchaser contact Croydon Trading Standards by email at: trading.standards@croydon.gov.uk or call us on 020 8407 1311



Check Out Your Agents Before Property Hunting

For some years now it has been a legal requirement for estate agents, management agents and letting agents to belong to a redress scheme. There are two schemes, the Property Ombudsman Service (TPO) and the Property Redress Scheme (PRS). The schemes exist to investigate complaints against agents which have not been satisfactorily resolved by the agent's complaints procedure. The remit of the schemes is quite wide and as well as awarding financial compensation, they can instruct agents to take actions in order to resolve matters that are reported to them.

In 2019 it became a requirement for letting and property management agents to belong to a client money protection scheme, not to be confused with tenancy deposit schemes. The purpose of these client money protection schemes is to re-imburse money lost if an agent goes bust or disappears with rent money, etc. There are six client money protection schemes:



propertymark



Before engaging with a property agent, it is wise to check that they belong to both a redress scheme and a client money protection scheme. Thanks to the agent checker recently launched by National Trading Standards, you can now do this in a few clicks. A link to the checker is given below:

<https://www.nationaltradingstandards.uk/property-agent-register/>

By inputting the agent's name and postcode you can check what redress scheme and client money protection scheme the belongs to, before you start parting with any money.

If you find that a Croydon agent does not belong the these schemes, you can report them to Croydon Trading Standards using: trading.standards@croydon.gov.uk



Financial Ombudsman Service

The Financial Ombudsman Service is a free and easy-to-use service that settles complaints between consumers and businesses that provide financial services. It can resolve disputes fairly and impartially, and has the power to put things right.

Set up by law with statutory powers

Able to look at most financial matters

Independent and impartial

Decides cases based on what's fair and reasonable

The Financial Ombudsman Service take into account the law, codes and good practice that applied at the time of the event. They also follow the rules in the Financial Conduct Authority's (FCA) handbook.

A case handler will initially provide their assessment of the complaint based on the facts and evidence available in each case. They will explain the reasons behind their conclusion which can be accepted or challenged by either party.

If the consumer or the business does not accept the case handler's assessment, they can ask to be referred to an ombudsman. The ombudsman will then look at all details of the complaint afresh, and make a final, decision which becomes legally binding if accepted by the consumer.

It can provide these remedies:

- Compensation for financial loss
- Compensation for distress or inconvenience
- Interest
- Putting things right without paying money
- Tax
- Compensation

Find out more at:

<https://www.financial-ombudsman.org.uk/>

<https://www.financial-ombudsman.org.uk/consumers/how-to-complain>

Information for Leaseholders

Are you a leaseholder who since June of last year have entered into a lease of more than 21 years on your dwelling? Changes made under the Leasehold Reform (Ground Rent) Act 2022 mean that for the majority of such leases, you should not be charged any ground rent as part of your lease. There are, however, some exemptions and leaseholders should seek legal advice on how the Act may apply to their particular circumstances.

Approved Trader Schemes

The Internet has become our 'go to' way for finding traders. However, not all traders that are found online are genuine, and there are many platform sites or other trader schemes that unknowingly host rogue traders either because they do not do any checks at all on the traders as they are simply traders paying to advertise or because the checks carried out are not rigorous enough to prevent rogue traders getting through their 'vetting' process.

Croydon Trading Standards have unfortunately been made aware of several instances recently where unsuspecting consumers have engaged the services of traders paying to be members of online platforms, only to be over charged for poor quality work, have more damage caused to their property than originally existed and for the work to be unfinished.

Please see below the approved trader schemes we would recommend you use to find a trader.

ALWAYS get several quotes **in writing** before having any work done, ensure you have time to think about the quote and ensure the companies or traders are legitimate by finding traders using **Approved Trader Schemes** such as:

Trust Mark - www.trustmark.org.uk/find-a-tradesman - 0333 555 1234

Buy With Confidence – www.buywithconfidence.gov.uk – 01392 383 430

Which? Trusted Traders - <http://trustedtraders.which.co.uk/> - 0117 405 4689

If you are going on a recommendation from someone you know, make sure they have used the trader themselves and you can see the work they have done. Many genuine traders are also happy to show you examples of work they have completed. In addition, if you require a specific trade that requires an expert, ensure that trader has the correct qualifications to carry out the work. Many rogue traders take on work they are not qualified to do. Ask to see evidence of their qualifications.

If you are a resident who is struggling financially but need repair work done to your home you may be able to get assistance from Croydon Councils Staying Put Team – their contact details are:

020 8760 5505 HSG-stayingput@croydon.gov.uk

For more information please visit:

<https://www.croydon.gov.uk/housing/home-owners-and-leaseholders/staying-put-service>

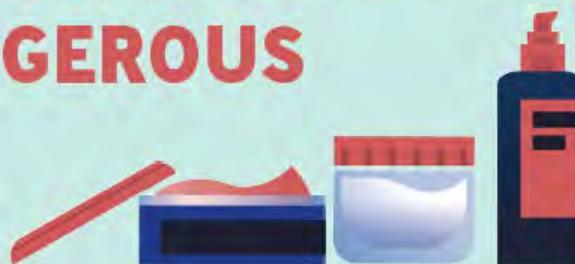


Are you considering having your teeth whitened by a dentist?

Recently there have been various horror stories in the press regarding consumers travelling abroad to have dental work on their teeth. Tooth whitening is the practice of dentistry, which by law in this country must only be carried out by dental professionals who are registered with the General Dental Council. A dentist should always assess you before carrying out tooth whitening to confirm whether treatment would be right for you, although registered dental hygienists, dental therapists and clinical dental technicians may also carry out tooth whitening on the instructions of a dentist. Before you consider this or any other cosmetic treatment, check the website at www.gdc-uk.org where you can find further details as to who can and cannot carry out teeth whitening.

Skin lightening products containing **MERCURY** are **DANGEROUS**

Mercury can have profound negative impacts on health and well-being. They can involve different body systems:



BRAIN

The most sensitive target for mercury is the central nervous system. **Neurological and behavioural disorders** may be observed after inhalation, ingestion or dermal application of mercury in its different forms.

LUNGS

The most commonly reported symptoms include **cough, dyspnoea, and chest tightness or burning pains in the chest**. Pulmonary function may also be impaired. Long term effects include **airway obstruction, airway restriction, as well as decreased vital capacity**.

KIDNEYS

Inhalation and ingestion of mercury can impair the renal function leading to **urinary excretion of several proteins and degeneration of renal tissues and structures**.

SKIN

Dermal exposure to mercury can induce **skin rashes, discoloration, blotching, contact dermatitis, heavy perspiration and reddened and/or peeling skin on the palms of the hands and soles of the feet**.

MUSCLES

Some long-term exposures to mercury have resulted in **unsteady walking and performance decrements in psychomotor skills**.

Ask advice and guidance to your dermatologist!

Beware online cash back and savings offers

Online surveys and cash back offers may be legal and compliant with the Advertising Standards Authority but many consumers don't read the small print and inadvertently end up signing up to monthly 'savings club' subscriptions they neither want or need.

Many high street retailers and large brands link up with brands such as Complete Savings where at the end of a purchase online you get a pop up offering cash back like the one below:

This may seem like a good offer at the time but consumers need to be careful when taking part in online surveys and money back offers as some of these result in subscriptions.

If you complete the survey or sign up to their 'offers' and you enter all your details it actually signs you up to a subscription even if the initial period may be free.

They request bank details to refund the 'cash back' offer but this is also how they retain your bank details to take the subscription and the information about the subscription does appear on the page but it seems many consumers do not see this part.

In order to get your 'cash back' you have to sign up. You need to consider if it is really worth it, if you are happy this third party company will have your personal information and bank details and if in fact being a member actually benefits you at all. Are going to use it to make the monthly subscription worthwhile?

Which? Consumer magazine have warned consumers about costly 'shopping club' schemes – to read more please read this article:

<https://www.which.co.uk/news/article/beware-costly-online-cashback-schemes-aRVQI7Z8LH6u>



Was this bulletin helpful?

Contact Trading Standards to request a free door sticker advising cold callers that they are not welcome. If you are a victim of scam mail, contact us to receive a free copy of our toolkit on how to avoid falling victim and how to stop the letters.

Additionally, please let us know what you think of this bulletin and what Trading Standards topics you would like to see covered in future editions.

Contact Trading Standards:

Tel: 020 8407 1311

Email: trading.standards@croydon.gov.uk

Citizens Advice Consumer Service:

Tel: 03454 04 05 06

Web: www.citizensadvice.org.uk