

### May 2019 - Consumer Alerts

# your neighbourhood?

A large number of reports have been received again this month, of traders offering roofing work, particularly in the East of the County. In a recent case a householder noticed a neighbour was having their roof done and approached the traders assuming them to be legitimate. This was not the case, the neighbour had been cold called and it is questionable whether the work carried out to both properties was necessary. Rogues will often begin work in a neighbourhood on more than one house, removing roof tiles and getting monies upfront before problems begin. Remember you should always receive cancellation rights, and within the first 14 days you can cancel, even if work has started, although you may need to pay for work already done.

#### **Beware mattress sellers**

Mattress sellers have been cold calling in the Freckleton & Lytham areas, selling mattresses for £200, without providing proper paperwork or cancellation rights. Residents are advised not to buy anything door to door. If you do purchase goods costing over £42 on the doorstep you should receive written cancellation rights.

## Beware debt collection phone scams

Trading Standards have received a report about residents being phoned by someone claiming to be from a debt collection

company, acting on behalf of an antibullying campaign the consumer owes money to, when they do not remember ever agreeing to pay into this scheme.

Consumers are warned not to hand out any personal details or pay over the phone when cold called. Only hand out payment details when you have made the phone call yourself, intending to order goods from a reputable supplier, or pay to a known charity.

### **Early Pension Release Scams**

Be extremely wary of any scheme contacting you offering to help you release cash from your pension fund before you are 55. Any company that is offering this will know that there are huge tax implications on withdrawing money from pensions before the age of 55. This means that doing it this way is highly unlikely to be in your interest.

If you get a call about early release pensions, the safest thing to do is hang up. Always check to see if the company offering advice is registered with the Financial Conduct Authority, contact 0800 111 6768 to check.

Trading Standards advice is to always say no to cold callers. The Safetrader scheme can help you find a trader in your area, contact 0303 333 1111 or go to www.safetrader.org.uk

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Contact the Trading Standards Service via the Citizens Advice Consumer Helpline on 03454 04 05 06