

# Seasons Greetings – 12 days of Christmas tips

**Seasons Greetings from Hertfordshire Community Protection – a partnership between Trading Standards, Resilience and Fire and Rescue Service who launched their joint Winter Safety campaign this year, more details can be found on [www.hertsdirect.org/wintersafety](http://www.hertsdirect.org/wintersafety).**

**We've listed 12 top tips to be mindful of around the festive period so that everyone can keep safe and really enjoy this special time of year.**

### On the 1st day of Christmas

Check your fairy lights are safe, are CE marked and don't use interior ones outside. Don't leave lit candles unattended and make sure you always place a tea light in a holder. Never place a tea light on a television.

### On the 2nd day of Christmas

A smoke alarm is not an early warning, it is your only warning. If you haven't got one, get one. If you do have one, make sure that you test the battery regularly.

### On the 3rd day of Christmas

Avoid counterfeit goods. Fake items are often of poor quality, potentially unsafe and their sellers are acting illegally.

### On the 4th day of Christmas

If the worst should happen, how will your family escape? Make a Fire Escape Plan now. Remember, before you go to bed, to extinguish all candles, empty ashtrays into a suitable metal container, check the kitchen and close all doors.

### On the 5th day of Christmas

Before Christmas some previously empty shops are occupied by traders for a short time only, and may not be there after the Festive Period. If your purchase costs more than £100, pay by credit card, it may offer you extra protection.

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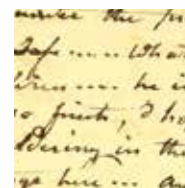
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# Seasons Greetings – 12 days of Christmas tips

## On the 6th day of Christmas

Don't overload electrical sockets. Keep cables tidy to avoid trip hazards.

## On the 7th day of Christmas

Smoking materials can cause fires. Dispose of cigarette ends wisely.

## On the 8th day of Christmas

Beware of doorstep sellers. Not all callers are genuine and may use pressure selling tactics. Always say NO to cold callers.

## On the 9th day of Christmas

If the bargain looks too good to be true, it probably is. Don't be too hasty, shop around.

## On the 10th day of Christmas

Are you ready for anything? There are simple steps you can take today to make sure you are ready to deal with an emergency - go to [hertsdirect.org/readyforanything](https://hertsdirect.org/readyforanything) to find out more.

## On the 11th day of Christmas

The risk of accidents, especially in the kitchen, is greater when alcohol has been consumed. If you can't cook when sober, don't cook when you've been drinking.

## On the 12th day of Christmas

Spare a thought for elderly relatives and neighbours, are they as safe as they could be.

We all probably spend more than we really should at Christmas, but we've included tips below to keep within a budget, as difficult as it may seem!

Plan early for Christmas and budget accordingly. Try not to get carried away and remember the everyday bills like the mortgage, food and utility bills.

If you are borrowing money to cover the expense of Christmas, ensure you have read the terms of the credit agreement and have worked out how much this will cost with any interest added on top, and make a note of when this money must be paid back.

If you have been offered a cash loan without any paperwork, you may have been bitten by a Loan Shark. For confidential help and advice contact the **Illegal Money Lending Team** on **0300 555 2222**.

If you have any problems with the goods or services you purchase during Christmas, then please contact the **Citizens Advice Consumer Helpline** on **08454 04 05 06**.

Merry Christmas and a Happy New Year from all at Hertfordshire Community Protection



# Energy suppliers – should you switch?

**With winter upon us, and energy prices climbing higher than ever, tracking down the cheapest energy prices and switching suppliers is certainly worth consideration.**

## Some problems

The main problem for elderly consumers is that only around a third of those over 65 have access to the internet, and it is there that the best deals can be found by switching suppliers online. Research by Age UK has shown that 75% of pensioners are unlikely to consider switching suppliers.

Also, switching suppliers can be complicated and finding the best deal at any given time can be quite a job. This is why there are now so many price comparison services, primarily on the internet, which is of little use to the elderly.

In turn, older consumers hoping to switch suppliers for a better deal may be left to rely on doorstep selling, an area where there are concerns about selling practices.

## Shopping around

As with all purchases, consumers should shop around and get a few quotes before deciding.

- The best deal may not be the cheapest as prices quoted could go up and there may be qualifying restrictions on particular deals.
- Remember that suppliers offer great deals to new customers to persuade them to switch but may increase the price later on.
- Switching for the best deal is not a permanent fix, and consumers wanting the best deal at all times will need to switch frequently, which is a lot of work and could cost more if you don't read the small print.

## Price comparison services

There are numerous price comparison companies offering information about the best deals. They are primarily internet-based, but many offer telephone helplines too. Consumer Focus, the government energy watchdog, has twelve accredited price

comparison services listed on its website ([www.consumerfocus.org.uk](http://www.consumerfocus.org.uk)) which are signed up to its Confidence Code. Consumers without internet access can call Citizens Advice Consumer Service on **08454 040506** and select the option for calls about energy suppliers to get information about these. Below is a list of a few of the companies who offer telephone helplines:

- **Energylinx – 0800 849 7077**
- **Energyhelpline.com – 0800 074 0745**
- **Unravelit – 0800 862 0021**
- **Uswitch – 0800 404 7908**
- **SimplySwitch – 08000 111 395**
- **TheEnergyShop – 0845 330 7247**
- **UKPower.co.uk – 0845 009 1780**
- **MoneySupermarket.com – 0845 345 1296**
- **SaveOnYourBills.co.uk – 0800 055 3800**

## How it works

Switching suppliers doesn't involve a physical change to how energy is supplied - cables and wires don't need to be touched at all, and only the company that sends the bill will be different. Where consumers opt to switch, the new supplier will inform the old one of the proposed change and arrange a switchover date, so there won't be interruption to energy supply. This process can take four to six weeks and consumers should receive a welcome pack from the new supplier explaining what's involved. Consumers should always check whether they need to cancel or alter existing direct debit payments to ensure they aren't billed by both suppliers.

## Is it worth fixing?

Remember, many of the cheaper deals may be for a variable rate, and providers can increase prices. The way to beat this is to fix the rate. This guarantees a rate for a set time, but the cheap fixes have gone.

# Trades under the spotlight: Mobility Aids



## Mobility aids are products such as wheelchairs, scooters, stair lifts, bath aids and adjustable beds that are used to assist people who have difficulty moving around independently.

These products are sometimes sold by people who come to your doorstep, or who visit you in your home after arranging an appointment on the telephone. Many traders are genuine. However, there is a risk you may be pressured into buying something you do not want, or that is not good value for money from rogue salespeople.

Follow our tips to help you shop more safely and find out some of your legal rights:

### Think twice before you buy

If you feel under pressure to make a purchase:

- Take time to think about it
- Shop around and get other quotes
- Discuss it with someone else (for example, your partner, carer or other family member)
- Don't sign anything on the spot, carefully consider whether you really want the goods or service
- Be wary of special offers which sound too good to be true
- Ask for a starting price and price range before a trader visits your home
- Confirm who the trader is and the company they represent by checking their identification and contact information
- Don't hand over a cash deposit
- Don't agree to a trader starting any work straight away

If the trader tells you you'll miss an exclusive or time-limited offer, don't worry, it's just another high pressure tactic.

Only make a purchase when you are satisfied that you have all of the information you need and you are happy about what you are buying.

### Your rights

If you spend more than £35 with a trader in your home or on your doorstep, you usually have seven days to change your mind, cancel and get back any money you have paid. Your seven day cancellation period starts once you are told of your right to cancel by the trader. This information should be given to you in writing by the trader at the time you buy. If you are not given this information, the trader can't hold you to the contract.

### Peace of mind

Some traders are members of associations or schemes that encourage members to offer higher standards of customer care than is required by law. It's a good idea to check if traders are members of these organisations:

- British Healthcare Trades Association
- Buy with Confidence scheme
- Local Authority Assured Trader Scheme

Occasionally, things can go wrong. If they do, contact Citizens Advice Consumer Service on 08454 040506 who can provide you with advice concerning your rights when in a dispute with a trader.

In future people will be able to log on to [www.hertsdirect.org](http://www.hertsdirect.org) and shop for home care, like assistance with washing and dressing, or equipment, like wheelchairs or grab rails, whenever they want. If you, or someone you care for, would like to help us test the new eMarketplace, please get in touch with the eMarketplace team on **01438 845232** or email [enquiryemarket@hertfordshire.gov.uk](mailto:enquiryemarket@hertfordshire.gov.uk).

# Don't be fooled by inheritance scam

Hertfordshire Trading Standards is urging residents to be on the look out for a scam letter claiming the recipient is entitled to a windfall of \$15million.

Victims of the scam receive a letter from someone claiming to be a Business Relations Manager at the Chiyu Banking Corporation Ltd in Hong Kong.

The letter states that the bank is trying to trace relatives of a client, who has transferred funds into another bank but has died without making a will.

It goes on to say that as their client died with no next of kin, you are the beneficiary of the fortune as you have the same name as them and that they have sole access to the account.

The bank proposes to split the \$15m between you and them and claim that this is done all the time in China. They say you don't even have to have known the deceased person to claim the money but do ask for an immediate reply and stress the need for secrecy.

Victims who do contact them with bank details through a Chinese email address or telephone number could have their bank and/or email address hacked.

The letters are quite easy to spot as they contain lots of spelling and grammar mistakes and are written in poor and broken English.

Work by Hertfordshire Trading Standards to uncover this and many other scams including 'prize draw', lottery and 'miracle health cure' scams was highlighted in May during Scams Awareness Month.

To mark the third annual Scams Awareness Month, Hertfordshire Trading Standards has launched a new scams web page on [www.hertsdirect.org/tradingstandards](http://www.hertsdirect.org/tradingstandards). The page aims to raise awareness of scams affecting local people and to provide general information.

Working in partnership with Citizens Advice Consumer Service and Action Fraud – the national fraud and internet crime reporting and advice centre - trading standards teams across the country are encouraging anyone receiving scam mailings, or friends and family of anyone they believe is a victim of scam mailings, to speak up.

**Richard Thake, Cabinet Member for Community Safety, said:** *"This type of scam can be very convincing as they appear to have been sent by a legitimate person or company. But don't be fooled. These scams are dangerous and - if responded to - can lead to your bank and other personal details being used by hackers."*

*"I urge anyone who receives a letter or email similar to what has been described to report it to the **Citizens Advice Consumer Service** on **08454 040506**. Please do not reply to the letter under any circumstances."*

# Not so local plumber ends up in court

**A 'local' plumber who proved to be not quite so local after all has ended up in West Hertfordshire Magistrates' Court in Watford.**

1st Active Drainage Limited and their sub contractor John Noel Moris both pleaded guilty to six charges each under the Consumer Protection from Unfair Trading Regulations 2008.

The case was brought by Hertfordshire Trading Standards following complaints from three consumers, from Buntingford, Rickmansworth and Ware, who had contacted the firm when their drains became blocked. They had found the company in their local Thomson Directory and thought they were employing a local trader as advertised.

Although a series of local numbers were advertised, calls were transferred to 1st Active Drainage, who have offices in Southampton, and they called Mr Moris, a sub-contractor near Leamington Spa in Warwickshire. None of this was explained to the consumers who said they would not have agreed to someone coming that far.

They were all given a half-hourly rate which they were happy with. However, at all three jobs Mr Moris said he needed to use jetting equipment and chemicals and for two of the cases he also used plant machinery. These were all at considerable extra cost.

One consumer complained and was given a partial refund and the other two cancelled their cheques. One of those cancelling a cheque was 62-year-old Mr Russell from Ware. Mr Russell has been totally blind since birth and needed the help of his elderly mother to sort out his blocked drain. It took Mr Moris over four hours to unblock his drain, when Mr Russell had been told it would take between 30 minutes to an hour. He was charged £1,459.32.

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# Prosecution roundup

Mr Moris's paperwork carried the company name, but failed to give cancellation rights as legally required. Also, although 1st Active Drainage Limited had been previously advised by Trading Standards in Southampton to include VAT in their quotes, VAT inclusive prices were not quoted, as indicated by the invoice.

In mitigation, Mr Moris said he did not set out to mislead anyone. He said that he thought he had explained the extra costs and was otherwise unaware of these legal responsibilities. He believed he was now compliant.

1st Active Drainage Limited pointed out that they had given a reduction to one consumer and not pursued the others. While accepting some responsibility for the paperwork, the company suggested that it was the agent's failure to follow procedure. They pointed out that there was no call out fee and that the use of the 'local' description, although wrong, was semantics.

1st Active Drainage Limited was fined a total of £5,600 and their sub contractor John Noel Moris (54) of Elm Ford Cottages, Hunningham, was fined a total of £2,400. Both were ordered to pay prosecution costs of £816.81 and £872.47 respectively. Mr Moris also had to pay a £15 victim surcharge. Neither defendant had any previous convictions.

Guy Pratt, Assistant Director of Community Protection, said: "The penalties imposed are a reflection of the seriousness of the offences. Consumers have a right to know who they are employing to work for them and that the costs will be fair and appropriate."

*"For those consumers needing to find a workman they can trust, I would urge them to contact Trading Standards by calling 08454 040506 or using the Hertsdirect website ([www.hertsdirect.org](http://www.hertsdirect.org)), and use Buy with Confidence and Trustmark."*



**We welcome comments and feedback on this newsletter.** This newsletter is also available on our website, or you can contact us if you would like to request additional copies. If you wish to publish any of the content of this newsletter, please acknowledge the source as Hertfordshire Trading Standards, and send a copy of the publication to us if possible.

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The Citizens Advice Consumer Service provides free, confidential and impartial advice on consumer issues. Visit [www.adviceguide.org.uk](http://www.adviceguide.org.uk) or call the **Citizens Advice Consumer Service helpline** on **08454 040506**