

Trading Standards Scams News

A round-up of the latest scams alerts



Winter 2025

Welcome....

to the latest edition of the Leicestershire Trading Standards Service scams newsletter. Here you will find details of the latest scams and information about how to protect yourself and report a scam.

Stay Safe from Scams in 2025

Criminals are stealing hundreds of millions of pounds from innocent victims every year. Your best defence against scams in 2025 is staying alert and informed. See our top tips to stay safe:

➤ Stay Alert to Unsolicited Contact

Avoid trusting unexpected calls, emails, or messages asking for personal information, as scammers often pretend to be from trusted organisations. Always verify the source directly by contacting the organisation or provider using contact details from their official website.

➤ Keep Personal Information Safe

Never share passwords, bank details, or PIN numbers without verifying who you're sharing with. Use strong passwords for different accounts and enable two factor authentication for extra security, you can do this via the settings in your device or the app you are using.

IT PAYS TO STOP AND THINK

- 1 Never disclose security details
- 2 Don't assume an email, text or phone call is genuine
- 3 Don't be rushed
- 4 Listen to your instincts
- 5 Stay in control



➤ Think Before You Click

Be cautious when clicking on links or downloading files, especially in emails or text messages. Scammers use tricks to deceive you, to then steal your information or infect your device with viruses. If unsure, verify the e-mail or text by contacting the person or organisation directly, using details you have found yourself. Or simply ignore it.

➤ **Stay Informed About Current Scams**

Keep up to date with the latest scams and the methods used by fraudsters, by checking trusted sources like government websites or consumer protection organisations such as Trading Standards.

➤ **Trust Your Instincts**

If something feels too good to be true or makes you uncomfortable, it's likely a scam. Take a step back to think and double check and verify any offers, requests or warnings before responding. Legitimate organisations won't pressure you to make hasty decisions.

Stay safe, stay informed and please report any concerns you may have to the Citizens Advice Consumer Helpline on 0808 223 1133

Authorised Push Payment Fraud

Every year thousands of people and businesses are victims of APP (Authorised Push Payment) fraud, UK Finance's latest report showed just under £460 million was stolen through APP Fraud last year.

Out of this, £287.3 million was reimbursed last year (62% of all reported APP losses).

Authorised Push Payment Fraud happens when you are coerced by a criminal into sending money by bank payment to an account that they control and which you do not.

You can make a bank payment through online and mobile banking, at your branch or by telephone banking.



Reimbursement rules have been set by the Payment Systems Regulator (PSR), the body that regulates payment systems in the UK – and only apply to payments made on, or after the 7th of October 2024.

Common types of APP fraud include:

- Purchase fraud - where criminals pretend to sell things that don't exist.
- Impersonation fraud - where criminals claim to be someone from a bank, the police or another trusted organisation to steal money.
- Investment fraud – where criminals coerce victims into moving their money into a non-existent fund or to pay for what later turns out to be a fake investment.
- Romance fraud - when criminals use a fake dating profile to start a relationship with you and then ask for money.
- Invoice fraud - where criminals send false invoices.

Any payments made WITHOUT permission of the victim are instead known as unauthorised

For example, if a bank card was stolen and used to buy something in a shop or online. There are separate rules for reimbursing unauthorised fraud, including credit and debit card fraud. Contact your bank immediately if you spot any transactions that you do not recognise

What the rules cover

They cover payments made using Faster Payments or CHAPS, and payments from personal bank accounts. There are some situations where you won't be able to get your money back under the reimbursement scheme – including when you paid using cash, cheque, or credit, debit or prepaid card. Payments sent overseas are also not covered. Remember, you may have reimbursement options under other rules, so always seek advice.

The Consumer Standard of Caution

You should always be careful and cautious when making payments. This means meeting the Consumer Standard of Caution. You should follow any warnings from your bank and law enforcement. They will never ask you to transfer money to protect yourself from fraud. Your bank does not have to reimburse money lost if you have shown a significant degree of carelessness when making a payment.

What should I do if I think I've been scammed?

You should contact your bank immediately, and no later than 13 months after the last fraudulent payment was made. You should also co-operate with their requests for further information and involving the police where necessary. The maximum amount you can claim under the rules is £85,000. Every claim is assessed on a case-by-case basis, and if your claim is valid, you should be reimbursed within five business days. In some cases, this process may take up to 35 business days if your bank requires more time to investigate.

What happens if I'm a vulnerable customer?

There are additional protections in place for customers who, due to their personal circumstances, may be more vulnerable to being tricked by criminals. This can include a health condition, or a life event such as a bereavement. If this has had an impact on your ability to spot a scam, you can still be reimbursed – even if you did not meet the Consumer Standard of Caution.

Where can I go for more support?

Your bank should be your first point of contact – and you should use a number for them you know to be genuine, such as the one on the back of your card or statement. You should also report fraud to Action Fraud, the national fraud and cybercrime reporting centre for the police. You can contact Action Fraud on **0300 123 2040** or at **www.actionfraud.police.uk**.

How to protect yourself from APP fraud

Criminals are experts at impersonating people, organisations, and the police. They spend hours researching their victims, hoping you'll let your guard down for just a moment. Stop and think. It could protect you and your money.

Before making a payment, follow the advice from Take Five to Stop Fraud:

Take a moment to **stop and think** before parting with your money or personal information. It

Ask yourself, could it be fake? It's ok to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.

Do your research and be suspicious of any too-good-to-be-true offers or prices.

Remember, your bank or the police will never ask you to transfer money to a safe account. If you're unsure or are suspicious then talk to a trusted friend or family member before making your payment.

For more information visit www.takefive-stopfraud.org.uk/app-guide

Trade Association Websites

Are you wanting work carried out in your home this year? Are you looking to find a reputable tradesperson by using an online trader recommendation site?

If you're planning home improvements, maintenance, or repairs, a trader recommendation site can help you find suitable professionals. While these sites can connect you with a variety of traders, it's important to understand how each site operates and what checks they perform to help ensure that traders will meet your expectations.

The Competition and Markets Authority have recently published an article which sets out practical tips you should follow before you choose a trader recommendation site to find a trader, including what information you should look for and compare (e.g. information on how the trader recommendation site vets and monitors traders, its complaints and sanction processes and its approach to online consumer reviews). These tips aim to help you to choose a trader recommendation site that safely connects you to a trustworthy trader, protects you against rogue traders and assists you when things go wrong. Further information on this article can be found on the following link - https://assets.publishing.service.gov.uk/media/67321f920a2b4132b43d1414/_What_to_consider_when_using_trader_recommendation_sites_.pdf

Leicestershire Trading Standards Service would like to advise residents of the following when using trader recommendation sites:

- Don't rely solely on claims of 'trustworthiness' from the trader recommendation site
- Choose a trader recommendation site that verifies trader details
- Make sure the trader recommendation site has a strong complaints process
- Understand how the trader recommendation site monitors traders and sanctions poor performance
- Be cautious about online reviews
- Compare traders before deciding

Furthermore, we advise residents to get 3 quotes from different and independently sourced traders, and make sure everything agreed is in writing. Pay securely rather than by cash, including using a credit card and never feel pressured into agreeing work or paying all money up front before work starts – these are red flags!

Events

We were pleased to attend a series of events around the County last month known as the Ready 4 Winter events, organised by the Leicestershire County Council's Local Area Coordination team. It was a pleasure to work in partnership with Leicestershire police.

If you would like Trading Standards to attend your event, or to request a scams awareness session for your community group or organisation, please email: tradingstandards@leics.gov.uk



Finally....

If you would like to report a scam, or you have been a victim of fraud, you can get in touch with the following organisations:

Action Fraud – <https://www.actionfraud.police.uk/>

Citizens Advice Consumer Helpline - 0808 223 1133

If you think fraudsters may have obtained your money, contact your bank immediately using the contact details on the back of your card.

To keep up to date with the latest scams information and advice, you can follow the Leicestershire Trading Standards Service Facebook page at:

www.facebook.com/leicstradingstandards

Leicestershire Trading Standards Service

Email: tradingstandards@leics.gov.uk

 /LeicsTradingStandards



**SAY NO TO
DOORSTEP CRIME.**

To report a scam, contact:
Action Fraud on 0300 123 2040

For advice on scams, contact:
Citizens Advice on 0808 223 1133



Friends Against
SCAMS