



Committee report

Committee	CORPORATE SCRUTINY COMMITTEE
Date	10 OCTOBER 2023
Title	SCAMS AND FRAUD PREVENTION
Report of	CABINET MEMBER FOR REGULATORY SERVICES, COMMUNITY PROTECTION, WASTE AND ICT

EXECUTIVE SUMMARY

1. Corporate Scrutiny Committee have requested a report on scams and fraud prevention with the following expected benefits and outcomes:
 - To understand the process for reporting personal fraud offences, including the role of key stakeholders in the handling of cases.
 - To establish how the public are made aware of the required reporting mechanisms and how this is reinforced by local organisations, including work around reducing the risk of becoming a victim of fraud.
 - To ascertain the ways in which local victims of fraud are identified and supported.
 - To identify any local COVID-19 related fraud concerns and whether any targeted awareness raising / support may be required.

BACKGROUND

2. There are many words used to describe fraud: Scam, con, swindle, extortion, sham, double-cross, hoax, cheat, ploy, ruse, hoodwink, confidence trick. Fraud is when a person lies to you, or 'scams' you, to gain an advantage, such as taking your money or learning private information about you. This could be via email, text, phone or in person, either on the street or on your doorstep.
3. In the first half of 2022 alone, criminals stole a total of £609.8 million through scams, according to UK Finance data. In June last year, Citizens Advice warned that more than three quarters of UK adults had been targeted by a scam in 2022 – a 14% increase compared with 2021.
4. The Trading Standards team within the council is responsible for a wide range of consumer protection legislation including weights & measures, fair trading, doorstep crime, product safety, animal health & welfare, agriculture, intellectual property, underage sales, explosives licensing in addition to our work protecting local consumers and businesses from scams and fraud.

5. The team originally joined forces with the Police, Fire and Rescue, Age Friendly Island and Citizens Advice Bureau to form a partnership called IWASP (Isle of Wight Against Scams Partnership). These organisations work together to better protect people on the Isle of Wight from scams, doorstep crime, fraud and to support victims. This partnership has now grown to include 42 partners currently. The charter aims to prevent and protect, identify and record through to enforcement for access to justice and restoration. Partners who are part of this charter are committed to achieving these objectives.
6. In **2022/2023** we were able to save local residents **£212,995** as a result of our interventions. This is a combination of scam victims where we have intervened, along with assisting consumers achieving redress in other consumer related issues and fraud. Consequently, we received 58 referrals regarding financial abuse, 23 referrals from the national Scams Hub and responded to 82 direct service requests regarding scams/financial abuse.

CORPORATE PRIORITIES AND STRATEGIC CONTEXT

Corporate Aims

7. Our purpose is to work with and support the Island's community, finding ways to help it to satisfy its needs independently or to provide services directly where necessary. We value:
8. Being community focused: This means, wherever possible, putting the needs of our residents first.
9. Working together: This means engaging realistically with partners to make the most of integrated working, helping communities to help themselves and being a strong council team that delivers on these values.
10. Being effective and efficient: This means being the best that we can be in how we organise and deliver our services, using all our limited resources wisely and carefully, getting on with things where we can.
11. Being fair and transparent: This means making decisions based on data and evidence and in an open and accountable way.

FOCUS FOR SCRUTINY

How would the Council describe the current status of personal fraud on the Island?

12. In the Government Fraud Strategy: Stopping Scams and Protecting the Public published in May 2023, a fraud involves an act of dishonesty, normally through deception or breach of trust, with the intent to either make a gain or cause a loss of money or other property. The term 'fraud' is an umbrella term for crimes that vary in nature. In England, Wales and Northern Ireland, most offences come under the Fraud Act 2006.¹
13. Fraud is the largest crime type and levels have grown in recent years. In the year ending December 2022, there were an estimated 3.7 million incidents of fraud in

¹ [Tackling fraud and rebuilding trust \(publishing.service.gov.uk\)](https://publishing.service.gov.uk)

England and Wales – over 40% of all crime. Fraud levels spiked during the Covid pandemic, growing to over 5 million incidents in the year ending December 2021.

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14. In relation to scams, the National Trading Standards (NTS) Scams Team³ estimate that detriment caused to UK consumers following postal, telephone and doorstep scams is in the region between £5 and £10 Billion a year. The aims of the NTS Scams team are to **identify** victims, **intervene** and protect victims from further victimisation, **investigate** criminal activity, **inform** local authorities and agencies on how to work with and support scam victims, and to **influence** people at local, regional and national levels to **take a stand against scams**.
15. Locally on the island, we use a national formula from the NTS Scams Team to calculate detriment and savings to local residents as a result of our interventions for scam and doorstep crime victims. In addition, this has an estimate of the potential healthcare savings as a result of interventions along with the savings made from recruited Scam Marshals and call blockers that are installed at local resident's properties.
16. In **2022/2023** we were able to save local residents **£212,995** as a result of our interventions. This is a combination of scam victims where we have intervened, along with assisting consumers achieving redress in other consumer related issues and fraud. Consequently, we received 58 referrals regarding financial abuse, 23 referrals from the national Scams Hub and responded to 82 direct service requests regarding scams/financial abuse.
17. We are seeing many examples where local consumers are losing thousands of pounds to scams along with other fraud related issues (namely for home improvement works at present) that are under criminal investigation. In some cases, we are seeing evidence that scam victims are borrowing money after they have run out of their own funds to keep providing money to the scammer as they believe what they are being told is true.
18. Additionally, we are seeing examples that businesses are being subjected to scams, although this is not on the same level as what consumers are experiencing. Two examples include cold calls being received asking if they want to support their local school by advertising their business in a drugs awareness publication at a cost of £199. There was no mention of further payments and shortly afterwards a sample of the publication was received. A few months later they were contacted again and informed they were committed to a year of payments which needed to be paid. They incurred threats over many phone calls to pay up and advised bailiffs were 40 minutes away. If they arrived on site, they were told they would incur an additional £1,000 charge. Unfortunately, this business paid the demand.

²<https://www.ons.gov.uk/peoplepopulationandcommunity/crimeandjustice/bulletins/crimeinenglandandwales/yearendingdecember2021#fraud>

³ The National Trading Standards (NTS) Scams Team helps tackle mass marketing scams and disrupts the operations of perpetrators behind mail scams. It works in partnership with agencies across the country to identify and support victims of mass marketing fraud. The team provides guidance, best practice and establishes a centre of excellence to assist local authorities in supporting local victims and taking local enforcement action.

19. Another example that is starting to become common are fake advertisements for plant machinery being advertised at local business premises. We have seen cases where people have travelled from various places in the country to collect their purchase after already paying a deposit (or in some cases in full) to find that the item doesn't exist and the advert is fraudulent. The local business that has had their address used is then having to defend that they are not behind the advert and they don't have any knowledge until the purchaser turns up. Further help and guidance for businesses can be found on the NTS 'Friends against Scams' website ([Friends Against Scams - Businesses Against Scams](#)).

How do the Council make the public aware of how to report personal fraud?

20. There's a range of ways that the public can report fraud related matters to Trading Standards and other agencies. Primarily our first point of contact for consumer related issues regarding goods and services is handled by the Citizens Advice consumer helpline. Here consumers will be able to receive first step advice on a range of consumer issues (including scams and fraud). We are notified of all advice provided and we have certain criteria where cases are referred to us locally for further investigation and action. One of those examples are vulnerable consumers who require advice and assistance when they have been subjected to a scam. This service ensures that complaints and reports made are recorded and accessible by any Trading Standards Service and other agencies who we work with.
21. We are unable to investigate every report that is made to us and we are intelligence led. This means that each case made to us is recorded and if a trend is recognised, this will be considered for further investigation. Reports made by a victim of a scam will receive a response with further advice and assistance offered by the Service. In most cases we will also advise that if someone has been scammed, defrauded or experienced cyber crime that this is reported to Action Fraud.⁴
22. For businesses who want to report a complaint and require advice, this is dealt with directly by Trading Standards.

Doorstep Crime

23. For matters involving doorstep crime where a trader is present at a local resident's property, they can call the Council where there is an option to report doorstep crime. This is a priority area where officers will attempt to attend with the Police to investigate this further.
24. It can affect anyone but often the elderly and vulnerable are targeted by rogue traders offering home improvement services. They may offer services such as roofing or building work, tree surgery and other garden services, or cleaning of paths and drives to name some examples.
25. Rogue traders will usually insist on starting the work that day and will often ask for cash upfront. They may offer to take the resident to withdraw money. We always advise residents to be wary of leaflets being delivered as they don't

⁴ Action Fraud is the UK's national reporting centre for fraud and cyber crime. Their website address is www.actionfraud.police.uk which is used for reporting. In addition, you can also report and get advice by calling 0300 123 2040.

necessarily guarantee that a trader is genuine. We are seeing tactics being used where the trader will purchase a local looking telephone number to put on these flyers to make the resident think they are a local trader to contact should anything go wrong with the work. Some of the phrases we have seen being used by rogue traders include:

- “We are only in the area today”
 - “We were doing a job in the area and we have some materials left over”
 - “I noticed you’ve got a few loose tiles on your roof”
 - “If you pay cash, we’ll give you a discount”
 - “This cut-price special offer is only available if you sign today”
- Further advice can be found on our website. ⁵

The Banking Protocol

26. ‘The Banking Protocol’ is a partnership between financial institutions, Police, Trading Standards and victim support organisations. Victims, particularly our elderly and vulnerable residents are targeted for a range of fraud offences. They are often encouraged to attend a bank in person to withdraw large sums of cash and are regularly accompanied and/or observed by the offender whilst doing so.
27. Its primary objective is to identify victims who are being tricked by fraudsters and withdrawing or transferring funds to fraudsters. The protocol creates a standard method for the prevention of such fraud and enables a provision of support to the victim once they are identified to reduce further susceptibility to fraud along with apprehending the offenders.
28. It works by the victim attending the financial institution and requesting a cash withdrawal or transfer. Trained staff assess if this is unusual or out of character and ask further questions to establish if the customer is a potential victim of fraud (along with establishing whether the suspect is in the vicinity). If so, they will call the Police on 999 quoting ‘Banking Protocol’ and a unit is deployed to undertake the initial investigation. Other agencies, i.e. Trading Standards and Action Fraud are informed and a decision will be taken on the most appropriate course of action and by which agency, e.g. a case of doorstep crime relating to work carried out at a consumer’s home will be investigated by Trading Standards.
29. We are still involved in providing talks to community groups when these are requested to explain about scams and fraud along with how to protect against becoming a victim. Consequently, we have received requests from attendees about friends or family members who they are concerned about where we have then visited and assisted them.

Cases of personal fraud locally (e.g., any data on prevalence / demographics / types, what the departments encounter, case studies etc.)

30. The number of scams in circulation and targeting residents is very wide and they are constantly changing and evolving. We use national guidance to assist with our messaging to explain what scams are in circulation when speaking to residents which can be found in the ‘Little Book of Big Scams’⁶.

⁵ [Doorstep Crime \(iow.gov.uk\)](http://iow.gov.uk)

⁶ [The Little Book of Big Scams – 5th Edition \(nationwide.co.uk\)](http://nationwide.co.uk)

31. Example case studies of scams we have dealt with recently and reported through our media team:

- *People on social media offering property to rent and taking deposits for properties that they don't own.*
- *Fake websites – these can pop up on social media and Google appearing to be very convincing. The most recent was an offer for up to 90% off Wilko, which has currently been in the news as closing down, hence making residents think this would be genuine.*
- *A scam call from someone purporting to be from a well-known motor breakdown cover company to ask for payment for renewal of membership. The resident knew that this wasn't about to expire so realised it was a scam.*
- *Being vigilant with increasing reports of Courier Fraud. Police have received 17 reports since the beginning of August with one couple losing £70,000. One victim reported receiving a phone call from someone claiming to be a police officer at a London police station who told him his cards had been cloned and he needed to withdraw money from two bank accounts for collection. Others have been told that their cards have been involved in fraudulent activity involving counterfeit notes and in each case the victims are told to withdraw cash from their banks which would then be collected by a "courier".*
- *A member of the Trading Standards team received an email claiming that their parcel had experienced some "hiccups". She hadn't ordered anything but one look at the email address proved that this was a scam as it hadn't come from a legitimate delivery company.*
- *We have worked and are still working with the National Trading Standards Scams Team to return money to local residents following a historical international mass marketing scam in the USA. Officers are working to identify those victims and return their money.⁷*

The Banking Protocol in practice

32. An example of the Banking Protocol working in practice was when it was activated at a bank in Newport following an elderly resident who wanted to withdraw a large sum of cash after a rogue trader had cold called them and carried out jet washing of their driveway and property walls. The resident was recently widowed and agreed for the work to be carried out but was not given any statutory cancellation notice.⁸ Typically the work was agreed at a lower price but the trader insisted on cash at a much higher amount when the work was completed. The bank believed it was an unusual withdrawal from the customer and activated the 'Banking Protocol' with the trader due to return later that day to collect payment.

⁷ [UK victims of international mass marketing scam to be compensated from recovered monies - National Trading Standards](#)

⁸ When work is agreed at a consumer's property for over £42 a cancellation notice giving 14 days to cancel the contract is required under the Consumer Contracts (Information, Cancellation and Additional Charges) Regulations 2013.

33. Police and Trading Standards Officers attended the bank to collect further details and arranged to be at the resident's property when the trader returned resulting in full details of the trader being obtained, a warning being issued on this occasion and the resident saving money.

Fraudulent Trading

34. In March 2023, Simon Regan who was a director of Angel Coatings Ltd was jailed for three years and disqualified from being a company director for six years following one of the largest cases ever brought by the Isle of Wight Council.
35. He was in the business of laying resin drives and charged residents and businesses across three counties many thousands of pounds for work which in many cases was not up to scratch. Residents were met with repeated false promises when trying to get their work put right and he was convicted following a Crown Court trial lasting five weeks at Southampton Crown Court.
36. During the trial, the court heard evidence from 65 witnesses from the Isle of Wight, Hampshire and Devon where Regan's companies had committed offences. The collective fraud of these contracts was valued at around £300,000.
37. His offending included gross overcharging, works that were poorly or incompetently installed, ten year guarantees that were worthless or had little value, remedial works that were only partially undertaken or not undertaken at all and the non-return of deposits paid when cancellation rights had been exercised.
38. Witnesses told the court Regan, 58, would make threats to rip up the driveways if he didn't receive payment in full and when civil action was attempted in the county court, he would threaten consumers again. Further details of the case can be found in our press release.⁹ This case will be featuring in the BBC One Defenders UK television programme later in 2023 or early in 2024.
39. The Council were successful in using Part 29 (Fraudulent trading) under section 993 of the Companies Act 2006 for this investigation.

Proceeds of Crime Act 2002 (POCA)

40. Proceeds of Crime is the term given to money or assets gained by criminals during the course of their criminal activity. The Isle of Wight Council, along with other authorities have powers to seek to confiscate these assets so that crime doesn't pay. By taking out the profits that fund crime, we can help disrupt the cycle and prevent further offences. Financial investigations under POCA are always considered in Trading Standards fraud based cases in accordance with our Enforcement Policy.

Partnership-working with other stakeholders (e.g., internally with other Council departments, Police, victim support, voluntary sector) around this issue.

41. Isle of Wight Against Scams Partnership (IWASP)¹⁰

⁹ [Rogue trader jailed for three years \(iow.gov.uk\)](https://www.iow.gov.uk/news/rogue-trader-jailed-for-three-years)

¹⁰ [Partners and Charter \(iow.gov.uk\)](https://www.iow.gov.uk/news/partners-and-charter)

42. Trading Standards originally joined forces with the Police, Fire and Rescue, Age Friendly Island and Citizens Advice Bureau to form a partnership called IWASP (Isle of Wight Against Scams Partnership). These organisations work together to better protect people on the Isle of Wight from scams, doorstep crime, fraud and to support victims. This partnership has now grown to include 42 partners currently. The charter aims to prevent and protect, identify and record through to enforcement for access to justice and restoration. Partners who are part of this charter are committed to achieving these objectives and range from a variety of public and private sector organisations.
43. IWASP is crucial for our partnership working to keep island residents safe and protected from scams. Through this partnership we are able to train these partners to recognise scams, deliver our messages and make referrals when required. Referrals are received from partners regarding potential victims, which allows Trading Standards to step in and help where we can. It is through this essential partnership approach that these victims are now not suffering alone.
44. In 2020 the Isle of Wight Council was recognised as a national leader in transformation in the iESE Transformation Awards for winning the gold award in the 'Customer Focus' category for the Isle of Wight Against Scams partnership.
45. We are currently working with Age UK delivering online safety awareness through their digital workshops across the island in order to keep Isle of Wight residents safe from online scams and fraud.¹¹
46. Another project established by the NTS Scams Team is the Multi Agency Approach to Fraud (MAAF) with agencies working together to combat fraud. We are involved with partners including other Trading Standards Services, Victim Support and the Police with the aim of encouraging further joint working around scams and doorstep crime.
47. In addition, we have regular monthly meetings between Trading Standards and the local Police teams at their briefings where intelligence on current scams and fraud-based offending is shared between agencies to ensure a joined up approach.

Adult Safeguarding

48. Officers are trained to identify safeguarding concerns whilst carrying out our work in this area and referrals have been made on many occasions. In addition, staff in Adult Services are recognising when referrals need to be made of local residents who are potentially subjected to a scam or other related fraud.
49. Victims of scams, whether that is mass marketing fraud or doorstep crime, are victims of financial abuse. As a result, the Care Act 2014¹² puts all local authorities under a duty to take steps to prevent individuals being subjected to financial abuse.

¹¹ [Digital Resources and Learning \(ageuk.org.uk\)](https://ageuk.org.uk/digital-resources-and-learning)

¹² [Care Act 2014 \(legislation.gov.uk\)](https://legislation.gov.uk)

50. Added to this the, “Statutory Guidance to support Local Authorities implement the Care Act 2014” recognises that Trading Standards have a valuable contribution to make in ensuring adults are safeguarded, saying:

14.29 In all cases this is financial abuse and the adult at risk can be persuaded to part with large sums of money and in some cases their life savings. These instances should always be reported to the local police service and local authority Trading Standards Services for investigation. The Safeguarding Adults Board will need to consider how to involve local Trading Standards in its work.

14.30 These scams and crimes can seriously affect the health, including mental health, of an adult at risk. Agencies working together can better protect adults at risk. Failure to do so can result in an increased cost to the state, especially if the adult at risk loses their income and independence.

How does the Council highlight this issue and help in reducing the risk of people becoming a victim of personal fraud (e.g., anti-fraud campaigns / messages, examples of best practice from other Local Authorities in tackling this)?

51. When new scams are reported or particular ones are retargeting local residents and businesses, we act to ensure these messages are passed to our Communications Team to ensure they are publicised to warn as many members of the public as quickly as possible.
52. In addition, our website¹³ is updated with the current scams in circulation along with details on how to report a scam and further advice about keeping residents, their family and friends safe.
53. Every year support is given to the ‘Scams Awareness Week’ campaign run by Citizens Advice and supported by Trading Standards. With the cost of living crisis with residents facing increased financial pressures and scams on the rise, it’s an opportunity to promote further awareness and to spread messages how residents can keep safe and protected.

Friends Against Scams¹⁴

54. This was an initiative developed by the NTS Scams Team whereby you can complete a scams awareness session online. Anyone can learn about the different types of scams and how to spot and support a victim. With increased knowledge and awareness, people can make scams part of an everyday conversation with their family, friends and neighbours, which will enable them to protect themselves and loved ones. Once the session is completed, participants are encouraged to turn their knowledge into action to spread the word, protect others and take a stand against scams. Since the initiative was developed there are now over one million ‘Friends Against Scams’ nationwide.

Scam Marshals¹⁵

¹³ [Current Scams \(iow.gov.uk\)](https://www.gov.uk/guidance/current-scams)

¹⁴ [Become a Friend Against Scams by completing the Online Learning course, then "Take a Stand Against Scams" \(friendsagainstscams.org.uk\)](https://www.friendsagainstscams.org.uk)

¹⁵ [Scam Marshals play a huge role in helping the National Trading Standards \(NTS\) Scams Team to stop scam mail \(friendsagainstscams.org.uk\)](https://www.friendsagainstscams.org.uk)

55. A Scam Marshal is any resident in the UK who has been targeted by a scam and now wants to fight back and take a stand against scams. Scam Marshals do this by sharing their own experiences, helping others to report and recognise scams and sending any scam mail that they receive to the NTS Scams Team so that it can be utilised as evidence in future investigative and enforcement work. This work by Scam Marshals plays a huge role in helping to stop scam mail altogether. Scam Marshals are present on the island.

Scam Champion¹⁶

56. 'SCAMchampions' are Friends Against Scams who want to do more. They host awareness sessions and recruit Friends and drive Friends Against Scams forward in their communities or workplace. SCAMchampions attend an additional session to give them a fuller understanding of the laws surrounding scams and some presentation tips.

No Cold Calling Zones

57. No Cold Calling Zones were set up in various places on the island in partnership with other agencies in supporting Parish and Town Councils. The zone is signposted to indicate to everyone that they are entering a No Cold Calling Zone. This is with the objective to discourage cold callers from these areas and it gives residents the opportunity to collectively discourage the often unwelcome practice of cold calling.
58. In addition to the zones being signposted, door stickers are provided to residents to display on their front doors warning cold callers that they do not buy goods or services at the door. These stickers are also available to other island residents who don't live in a zone. The wording on these stickers have received legal opinion that a trader may commit an offence by ignoring the consumers request not to receive a cold call¹⁷.

Regional working and sharing best practice

59. Through our regional network, Trading Standards South East (TSSE) there's focus groups that cover all of the areas that Trading Standards are responsible for as detailed at the beginning of this report. The 'Protecting Older and Vulnerable Consumers' focus group where officers from other Local Authorities meet virtually approximately once or twice a year is an opportunity for best practice to be shared and to obtain advice on emerging issues.

Trader Approval Scheme¹⁸

60. The Trader Approval Scheme (TAS) was set up to assist local businesses to demonstrate that they are committed to trading honestly and fairly. In addition, it gives the Council the ability to recommend traders who have been through a vetting procedure and give local residents the confidence to choose a genuine trader rather than a doorstep caller.

¹⁶ [Friends Against Scams - Become a SCAMchampion and spread the word](#)

¹⁷ By ignoring a consumer's request not to have cold callers at their property could be a potential criminal offence under Regulation 7 (Aggressive Commercial Practices) of the Consumer Protection from Unfair Trading Regulations 2008.

¹⁸ [About the Trader Scheme \(iow.gov.uk\)](#)

61. The businesses listed on the scheme will vary in size, expertise and cost. We always advise to make sure the business that has been chosen matches consumer expectations and to seek several quotes before proceeding with the work. All current members are listed on our website.¹⁹

Any Council-specific support mechanisms in place for personal fraud victims?

62. In addition to the support mechanisms mentioned in this report, we participate in the NTS Scams Team call blocker projects²⁰. A call blocker is a unit that filters unwanted scam and nuisance phone calls from a landline phone number. Data shows that from previous call blocker projects, supplied units have blocked 91% of scam and nuisance calls. The units plug into an existing landline phone and phone line and it works alongside broadband and/or lifeline/pendant devices that are already installed.
63. The NTS Scams Team has secured funding to provide **free**²¹ call blocking units to help protect people in receipt of scam and nuisance phone calls on their landline phone. However, there is a limited supply of units and applications can be made online to check eligibility by completing a questionnaire. Units will be allocated on a first come first served basis. Locally, we have applied for a further six units (as of September 2023) for vulnerable residents who have been identified by IWASP partners and through our own scams work.
64. In addition, we have a limited supply of our own call blocker units that we can supply to local residents for them to trial with the aim of them being able to purchase their own units to block scam phone calls.
65. Consequently, we are then able to access data to see the amount of nuisance and scam phone calls that are being blocked thus protecting our local residents.

Has there been an impact from COVID-19 on local cases / types?

66. There was an increase of scams during the pandemic with those mainly being reported relating to Covid-19 in some form. Some examples related to NHS test and trace scams and scams when the vaccinations were being rolled out. The types of scams being seen now are those we saw before the pandemic along with new variations, some examples of which are detailed in this report.

¹⁹ [Trader Approval Scheme \(iow.gov.uk\)](https://www.iow.gov.uk)

²⁰ [Friends Against Scams - Call blocker](#)

²¹ *There is no charge associated with obtaining a call blocker. However, on the day you set-up the unit and every Sunday after, the unit will perform a link through the phone line to trueCall's head office (0208 area code in London). This may incur a cost charged at standard call rates, if the user's call tariff does not include free evening and weekend calls. During this link, the unit will transfer a list of the recently blocked scam and nuisance calls for the NTS Scams Team to investigate. However, the unit will also perform this link if it is reset (e.g. turned on/off, unplugged/plugged in, during a power cut). The NTS Scams Team recommends that once set-up, the user does not unplug or switch off the power from the unit or the phone, to avoid any unnecessary charges. At no point will anyone contact the user out of the blue from the project and request money. The trueCall Secure+ call blocking unit comes with three years free access to the internet control panel. This control panel allows the user to view incoming and outgoing calls and the ability to set up the unit preferences. However, after three years, the user will be asked to opt in to continue this service, which there is a charge for. This payment is not automatic and the control panel is not necessary for the unit to work.*

67. In relation to other fraud-based cases, we are seeing an increase in complaints (and subsequent investigations being commenced) in the home improvement sector with consumers spending thousands of pounds. Unfortunately, this is resulting in work being completed unsatisfactorily and in some cases, not being started or completed at all.

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