



From mountain to sea

Trading Standards Scams Bulletin No. 125

The articles in these bulletins are based on real life complaints made to Aberdeenshire Council's Trading Standards department, unless otherwise stated, to make them as relevant as possible to readers. Names, exact addresses etc. have been withheld to avoid identifying complainants and to comply with GDPR so please feel free to share the contents with friends, family, neighbours or any community groups you are a part of. For details of scams reported in other parts of Scotland please click on the [Trading Standards Scotland Bulletin page](#).

Bogus Callers and Rogue Traders

Protecting Our Community

One resident of the Banff and Buchan area recently reported to her bank what she believed was a rogue trader who she'd had dealings with.

The back story is that the resident had recently lost their dog but had seen an advert for another, which needed re-homed.

The resident contacted the seller and arranged for the seller to come to her home so she could view this dog. The seller did so, along with her husband, who claimed to be a roofer. The husband then claimed that the resident's roof had some serious problems which required immediate attention. (Subsequently, the resident declined to take the dog as it was in such a poor state of health).

A couple of days later, two workmen turned up at the resident's home. They produced a contactless card reader and charged the resident a four figure sum of money before they started any work. After payment had been made, the two men did a bit of work on the roof, mainly scraping off a quantity of moss. They then came down and told the resident that they could do no more for the moment due to the amount of wet cement on the roof, so left, saying they would return in a couple of days.

At that point, the resident felt that she had been scammed for what she'd paid and what little work had been done so reported the matter to her bank, who then alerted the local Police, who in turn alerted Trading Standards.



From mountain to sea

On the appointed day, as part of the Protecting Our Community initiative, two Trading Standards Officer attended the resident's home and waited for the roofer to appear. A short time later, much to the roofer's surprise, they made contact with him and challenged his work and practices. As a result of this intervention, the resident received a full refund from the roofer and no further funds were paid to him by the resident.

With subsequent help from Aberdeenshire Council's Quality Assurance team, who ensured the roof was left safe, it was confirmed that the resident's roof was in good condition and needed no immediate repairs at all.

Trading Standards are now considering reporting the roofer to the Procurator Fiscal.

Scams etc.

One resident of the Kincardine area recently received a text on her mobile phone which purported to be from her bank, RBS, to ask her if she had tried to make a recent purchase on an online clothes store. The resident was also asked to reply Yes or No to the text, which also bore an RBS logo and the words 'RBS Fraud Team'. The resident hadn't tried to make a purchase, so replied 'No'.

A short time later, the resident received a call on her phone from someone purporting to be from the RBS Fraud Team. This male caller then detailed a number of transactions which he claimed had been completed and which had raised the Team's suspicions. The resident, becoming alarmed by this information, confirmed that she had not authorised these transactions. The caller advised that a direct debit had also been made on the resident's account and that she would have to go to a branch to sort it out. However, the caller advised that he could reverse the recent transactions via Apple Pay, if the resident gave him the correct Apple Pay details, which unfortunately, she did.

Notably, this call was longer than two previous calls the resident had had when dealing with attempted bank scams. This was explained to her as being because of an AI update but there were other reasons given too. These were that the matter had been upgraded from the first caller to another (exactly when this happened is a little unclear); the first caller also advised at some length that she would have to act quickly or she would not be insured and that the caller asked a number of security and banking questions which, again, unfortunately, the caller answered. As a result, the resident lost almost £4000 from her account.

The resident then reported the matter at her branch, as instructed, and was then advised that it was a scam. She later reported the matter to Trading Standards.

From mountain to sea

And, indeed, this was a scam; an updated and slightly more convoluted version of the 'safe account' scam where a caller phones a victim, tells them a tale of woe of unauthorised transactions deliberately to alarm them and then obtains sensitive banking information which they then use to steal from the victim's accounts.

Some points to note:

- Neither RBS nor Apple Pay were an active party to this scam. In RBS's case, it was simply that the scammers were using the company's good name and logo to perpetrate the scam and lend it credibility,
- In the case of Apple Pay, rather than the caller reversing payments, when the resident provided her access details, the scammers actually withdrew cash totalling nearly £4000 using this platform. Thankfully, RBS later reimbursed the resident,
- The initial text would have been sent out to lots of people at once and those who replied would then have been targetted for scamming,
- It is strongly suspected that the talk of an AI upgrade was simply a red herring to confuse the resident,
- Similarly, the 'upgrade' to the call from one caller to another; the direct debit and talk of not being insured were simply lies designed to alarm the resident further,
- Remember, banks will never call you up and ask for your PIN number, whole passwords or passcodes, or to transfer money to a 'safe' account,
- Never divulge banking information like account numbers, sort codes, passwords or passcodes to any cold caller – no matter who they say they are,
- If you become concerned that a call may be a scam, either that there may be some truth in what the caller says or that the caller is the scammer, hang up immediately,
- Then contact your bank to report your concerns. Either use the bank's central phone number or the Stop Scams short code of 159 to contact your bank and report your concerns. Please do not use any numbers the caller might have given you as this might simply have you talking to an accomplice of the first caller,
- Never divulge any log-in information for other payment platforms to a cold caller either. Remember, ultimately these platforms lead back to your money,
- Remember too to report suspicious calls like this one to Trading Standards for us to investigate and forewarn other people through the bulletin,
- Further security information can be found on the RBS website [here](#).



From mountain to sea

Misc.

Master Home Improvements

Residents in Peterhead have recently reported to Trading Standards that three men dressed in plain hi-viz jackets and seen driving about in a plain white van were approaching houses, particularly those of elderly residents, and persistently knocking at doors, ringing doorbells and even looking in windows.

On at least one occasion these men ignored No Cold Caller stickers being displayed. It is believed that they were offering power washing services for driveways and similar. The men were also seen handing out leaflets with the company name Master Home Improvements thereon. Their aggressive tactics were noteworthy for all the wrong reasons.

If you become aware of cold callers from this or any other company behaving like this, please report the matter to your local Trading Standards office. Contact details are listed at the end of this bulletin.

Conclusion

Please note that the advice given in these bulletins has been deliberately kept simple, so that if you are faced with such a scenario where fear, alarm and panic are tools often used deliberately by scammers, you will know what to do at that time.

If you have been the victim of a Bogus Caller or other form of scam, please report the matter to Consumer Advice Scotland so that Trading Standards can maintain a detailed picture about scammers operating in the Shire. This would be a great help to us to tackle this sort of crime.

If you have any information to share about the unlawful sale of tobacco or disposable vapes, please use the Contact Info below to pass that information to Trading Standards. If you would prefer, you can report the information anonymously to Crimestoppers on 0800 555 111.

Contact Info

For non-urgent Trading Standards enquiries in Aberdeenshire, please contact Consumer Advice Scotland at <https://consumeradvice.scot/contact/> or call them on 0808 164 6000.



From mountain to sea

For urgent Trading Standards matters or doorstep crime matters, contact Aberdeenshire Council's Trading Standards at 01467 537222 or via tradingstandards@aberdeenshire.gov.uk

Aberdeen City Council's Trading Standards department can be contacted by calling 0300 0200 292 or e-mailing tradingstandards@aberdeencity.gov.uk

Contact Police Scotland on 999 if you need urgent Police assistance or 101 for non-urgent matters.

For more information about scams please visit the [Friends Against Scams website](#) or [Take Five](#) at their website.

Please direct any media queries to news@aberdeenshire.gov.uk or 01467 538222 during office hours.

All previous Trading Standards bulletins can be found on the Aberdeenshire Council website on the [Trading Standards Scams Bulletin page](#).