



Confident Times

Issue 4

Spring / Summer 2008

Special points of interest:

- BWC businesses — customer feedback
- New Credit rules
- Unfair Trading — new rules
- Recently Approved Traders / Businesses

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Welcome

Welcome to the summer edition of our Buy with Confidence newsletter. We have been busy “approving” another twenty two Kent businesses and re-assessing members who have reached their first year anniversary. It’s hard to believe the Buy with Confidence scheme was launched by Kent Trading Standards a year ago - how time flies!

Largest Trading Standards scheme in the UK

The South East Buy with Confidence and South West CustomerFirst trader approval schemes have recently finalised negotiations to merge, creating the largest Trading Standards scheme in the UK. The Buy with Confidence logo remains the same.



Both Buy With Confidence and CustomerFirst have received national recognition from the Office of Fair Trading and are members of the [Local Authority Assured Trader Scheme Network](#), which sets minimum standards for local authority good trader schemes.

2020 Vision Exhibition

The Buy with Confidence team exhibited at Business Links Kent 2020 ‘08 Vision Conference held in April at the Kent County Showground, Detling. This is the largest conference and business to business exhibition in Kent and it was a pleasure for us to meet our Buy with Confidence approved traders visiting the exhibition.

Interest in the Buy with Confidence scheme was high, with lists of our approved traders, application packs and leaflets flying off the shelves.

Entry to the event was free and there were some fantastic speakers including Richard Scase, one of the world’s leading business forecasters, plus exciting workshops - such as “How to succeed on Dragons’ Den”.

Why not consider promoting your business at next years exhibition?

BWC customer feedback

We ask customers of scheme members to rate the business they have used and members receive an individual report showing the feedback on their business. Here is a typical comment

“ Friendly service & great quality of product!

Almost 600 people have given us their views. The vast majority are not just satisfied but **very** satisfied in almost all respects, 99.8% said they would recommend the business to a friend.

Take a look at page 7 for results graphs and more comments.



Buy with Confidence Approved Trader Design Advantage



For a business, finding a good graphic designer can be as important as a homeowner choosing a good tradesperson, which is why Design Advantage successfully applied for a Buy with Confidence award.

The growing importance of the Internet means even a small business can have a global presence and compete with large companies. To achieve this your business needs to look professional, with the right marketing materials for your brand. To ensure consistency of your brand the designer should be skilled in creating logos and printed materials as well as a functional website.

Here is a checklist to help you pick the right design team.

1. **A strong portfolio.** The design and imagery should be appropriate for each project. For example, a website aimed at older people should not include small type.
2. **Strong marketing skills.** Good design communicates and motivates — it does not just decorate.
3. **Formal education in graphic design.** Graphic design is an art that has a direct impact on the effectiveness of printed communication or websites. Look for a degree in Graphic Design and Illustration. A designer's software skill has little impact on their ability to translate your brand.
4. **Complementary ethics and values.** Design Advantage is an environmentally aware agency. We were delighted to gain a highly commended award at this year's Kent Sustainability Awards. We don't create any waste, we run our business on 100% renewable energy and can offer you a choice of FSC (Forest Stewardship Council) or fully recycled paper with soya based inks for any print work.
5. **Excellent business skills.** A good designer stays on top of all the details of your project and makes the best use of your time and money.

Visit www.designadvantage.co.uk for further details or ring 01227 700009



Design Advantage are presented with their Approved Trader Certificate at the Trading Standards Certificate Presentation Ceremony.

From left to right: Elizabeth Tweed, KCC Lead Member for Community Services, Leon Hastwell, Proprietor and Sue Davis, Business Manager, Design Advantage, Ian Treacher, Assistant Head of Kent Trading Standards

Unfair trading – new rules

New rules came into force in May 2008. The Consumer Protection from Unfair Trading Regulations will implement the Unfair Commercial Practices Directive (UCPD) in the UK.



The Directive introduces a general duty not to trade unfairly and seeks to ensure that traders act honestly and fairly towards their customers. It applies to business to consumer transactions. The vast majority of UK businesses trade fairly and reputable business, like our BWC scheme members, will not need to change their businesses practices. The Directive aims to tackle those businesses who don't always treat their customers fairly.

For more information, see the OFT website http://www.offt.gov.uk/advice_and_resources/small_businesses/competing/protection for a basic guide for business. If you need more business advice your local trading standards office will be happy to help.

Scams and cold calling

If you use email be very wary of an email claiming to be from the Inland Revenue offering a tax refund of around £70. Do not click on the links and do not give away any personal data.

If you are suspicious of any email, report it to the business that the email purports to come from, in this case: phishing@hmrc.gsi.gov.uk, and your internet service provider. A copy of the email titled "HM Revenue & Customs" is shown here.

Be very cautious of other styles of phishing email, particularly if it claims to be from a Bank, Building Society, Paypal or Ebay.

Vehicle sales scam

Thinking of selling a vehicle privately? Watch out for cold callers who may not be what they seem. A lady advertising her car for sale in a popular car selling magazine was cold called by telephone and told there were people who wanted to buy her car and if she made a payment of £99.50 there and then, the caller would put the buyers in touch with her. The consumer paid by credit card, but unfortunately has not been contacted by anyone wishing to buy her car. The trader is not responding to her request for a refund and as the amount paid was under £100 she cannot make a claim on her credit card.

It is very unlikely that you will sell your vehicle this way. Anyone cold called by traders asking for payment to sell their car should say no, and report the incident to Trading Standards via Consumer Direct on **08454 04 05 06**.



Please Note: After the last annual calculations of your fiscal activity we have determined that you are eligible to receive a tax refund of:

70 Pounds

Please submit the tax refund request and allow us 15-30 days in order to process it.

A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To access the form for your tax refund, [click here](#)

Cold Calling Control Zones — what are they?

They were developed after a link between burglary, targeted cold calling and criminal activity was first noted. Although cold calling is not a criminal offence, it can be a way for dishonest people to gain access to property.

In Kent, as in other parts of the country, a disturbing picture of cold calling gangs targeting mainly elderly and vulnerable people has emerged. These gangs normally offer to carry out property repairs and maintenance. Often the work is not needed or is carried out to a substandard level. The original agreed price is frequently increased hugely. In some cases victims are driven to banks and building societies to withdraw cash. Until recently the problem remained largely unseen as elderly and vulnerable victims are often reluctant or too frightened to seek help.

Usually the Zone is relatively small, however, they can be larger if the area is easily identifiable or has set boundaries, for example a street, housing block, or a Neighbourhood Watch area. The scheme aims to give residents the confidence to refuse cold callers and to make them aware of the need to report such calls to the Police, Community Wardens or Trading Standards. These schemes are normally set up and run by local Councils, Community groups, Safety Partnerships or local Neighbourhood Watch Organisation.

Kent Trading Standards supports the establishment of targeted Controlled Cold-Calling Zones where there is need, for example:

- ◆ In housing where there are elderly or vulnerable people
- ◆ Where incidents of Cold Calling are reported
- ◆ Where incidents of Distraction Burglary are reported
- ◆ In crime hotspots

Do the zones work?

Following the introduction of a pilot scheme in Cranbrook, a survey by Tunbridge Wells Borough Council in 2007 showed that 82% felt safer and 37% of those who responded were over 70 years old, indicating that the zone is having an impact on a potentially vulnerable section of people. There have been no reported incidents of distraction burglary since the introduction of that Zone.

More zones are planned and there may be a Controlled Cold Calling Scheme already in place or being considered or planned for the area where you live or work.

Can you help? Please let us know if you spot any suspicious doorstep callers. You can contact us via Consumer Direct on 08454 04 05 06 or report it online at www.tradingstandards.gov.uk/kent/youcanhelp.htm



Kent Trading Standards encourage people planning to have home improvement work done to use Buy with Confidence Scheme businesses. Because they have been thoroughly vetted people know they can be trusted.

Rapid Action

Kent Trading Standards has set up a Rapid Response Team to support potential victims. Our experience has been that if we can get there quickly enough there is a good chance of avoiding the price increases and in many cases the “trader” leaves without asking for payment.

We work with banks, building societies and post offices across Kent, asking them to contact us if an apparently vulnerable person is withdrawing significant sums of cash to pay for this type of service. We also train a large number of key Social Services, private sector and voluntary sector staff so the message can be filtered down to the many thousands of carers across the County.

Our TS Alert email system provides timely warnings and information directly to communities and partner organisations about “rogues” or other suspicious trading activity in specific areas.

Changes to consumer credit rules

More changes to consumer credit laws in the UK came into force in April 2008. The changes are the latest in a long line, intended to overhaul laws that have been in place for 30 years. Below is a summary of the new rules, but if you need more advice or information about the impact on your business, please contact your area Trading Standards office who will be happy to help.

Removal of the Financial Limit

New loans to consumers of any amount are now covered by the law. Previously there had been a limit of £25,000, above which there was little or no regulation (other than for mortgages covered by the Financial Services Authority rules). Now even a loan of, say, £1 million or more would get the benefit of the protection of the Consumer Credit Act. There are two exceptions of note, as follows:-

- ◆ Anyone of "High Net Worth" may opt out of the protection provided by the Act. This applies to anyone who has a net income of £150,000 or more per annum, or who has net assets (other than their main home) of £500,000 or more. To make use of this exception, the debtor will need to get a statement from his accountant and will also need to make a declaration of high net worth in any agreement he enters into.
- ◆ The £25,000 limit will stay in place for all loans for business purposes. So there is no change in the protection available to sole traders or small partnerships. Lenders may, however, ask traders to sign a declaration that the loan is for their business, in order to avoid any doubt that may subsequently arise.



New Credit Licensing Regime

The previous licensing system had existed for many years, but was felt to be fairly inflexible, so changes have been made to try and improve it. In summary, the new provisions are as follows:-

- ◆ Credit licences will no longer be issued for a 5 year period, but will have an indefinite lifespan. As before, a licence can be taken away if the trader is considered "unfit" to hold one. Licence holders will still have to pay a periodic administration fee to the Office of Fair Trading (OFT).
- ◆ When considering a trader's "fitness" to hold a licence, the OFT can now consider matters such as whether the business has the necessary competence to provide consumer credit products and services. This may involve a business being asked to provide evidence of systems and procedures and there may also be an onsite inspection carried out by OFT staff or local Trading Standards Officers. In addition, there is now a specific requirement for licence holders to make responsible lending decisions.
- ◆ If The OFT are unhappy with any aspect of a licensee's conduct, they may impose "requirements" on the trader. In other words, they may require him to stop the undesirable behaviour. Any licensee failing to comply with a requirement will leave himself open to the possibility of a financial penalty of up to £50,000.

Safeguards are still built into the system for licence holders or applicants who are aggrieved with any decision of OFT, and a new Consumer Credit Appeals Tribunal has been set up.

Extension of "Unfair Relationships" provisions

For many years the Act contained provisions covering "extortionate credit bargains", designed to assist debtors who felt that their credit agreements were too expensive, etc. For all new agreements made since 6 April 2007, these old provisions were replaced by new ones covering "unfair relationships" between creditors and debtors. These new provisions have now been extended to cover all agreements, no matter when they were taken out. In brief, the new provisions allow a court to consider any aspect of a credit deal throughout the lifetime of the loan (for example loans where the interest rate increases whilst rates generally are falling) and also the creditor's behaviour towards a debtor (for example, any allegation of harassment). The changes should make it easier for consumers to get redress if they feel they have been treated badly.



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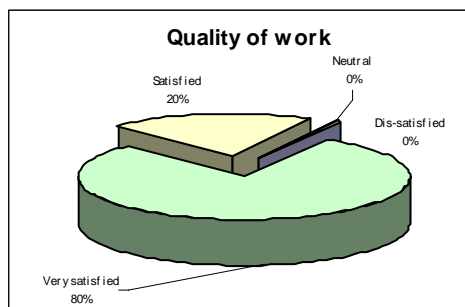
☎ 01233 652385

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✉ Buywithconfidence
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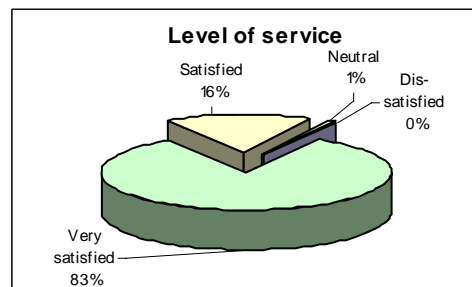
Buy with Confidence - Choose a trader you can trust

Members Section



Customer feedback

Almost 600 people have now told us what they think about the BWC scheme members they have used. As you can see satisfaction is high!



Newly approved members (to 10th May 2008):

- ◆ Polar Cooling Services Ltd, Ashford
- ◆ D Kenward & Sons, Ashford
- ◆ P W Phoenix Locksmiths, Ashford
- ◆ Apex Chimney Services, Bexley
- ◆ Bond Enviro, Broadstairs
- ◆ Financial Escape Ltd, Broadstairs
- ◆ Channel Weighing Ltd, Canterbury
- ◆ Hobbs Services, Canterbury
- ◆ BS Motors - Farningham
- ◆ 1st Call Plumbing & Heating, Folkestone
- ◆ Barry Cursons Plumbing & Heating, Herne Bay
- ◆ Euromobility, Maidstone
- ◆ Isle Landscapers, Maidstone
- ◆ Kingswood Roofing, Maidstone
- ◆ Unique Landscapes, Maidstone
- ◆ Stuart Kirk Mid Kent Security Ltd, Tenterden
- ◆ 1Computer Care, Tunbridge Wells
- ◆ J M Longley & Son, Westgate-on-Sea
- ◆ Woodlands Manor Golf Club, West Kingsdown
- ◆ 121 Care & Mobility, Swalecliffe
- ◆ J Paterson The Window Company, Whitstable
- ◆ Mark Russell Glazing Ltd, Whitstable

“Chose this firm because of its being Trading Standards approved service, excellent & friendly. I feel the Trading Standards scheme is much needed to give the customer confidence in the trader”

“Pleased to be able to employ a contractor with confidence”

“Fast & friendly, first rate service. To be recommended”

Story to tell?

If you have a story to share about your business or your experience of the scheme, please submit your article to the team before 30 July 2008.

Don't forget to contact us for your Buy with Confidence stationery. Stickers, leaflets, Customer Feedback Forms, Feedback Forms, A4 posters.



01233 652385



www.buywithconfidence.gov.uk