



Confident Times

Issue 1

July 2007

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- Kent's Rapid Response Team
- Scambusters
- Estate Legacy Services
- Discounted Insurance
- Freeflow-Drains 10% discount

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Kent Launches Buy with Confidence scheme

Welcome to our first Buy with Confidence newsletter.

The past few months have been busy for the Buy with Confidence Team. All our Officers have been working hard to check out businesses from all over Kent. We are making sure they are committed to maintaining the high standards Buy with Confidence expects and to get them 'Approved' in time for the official launch which was held on Thursday 19th April 2007.

The Buy with Confidence launch took place at the Holiday Inn Hothfield, and was a great networking opportunity for 'Approved' traders and those going through approval checks.

All 'Approved' traders received their Buy with Confidence certificates from Elizabeth Tweed, Kent County Council Lead Member for Communities Directorate and Clive Bainbridge, Director of Community Safety and Regulatory Services.

Elizabeth stated "Finding a reputable business can be difficult as we all want to avoid being ripped off. I am pleased Kent will now benefit from the Buy with Confidence scheme as it will help reassure residents and provide support for the approved traders."

Monitoring of the 'Approved' traders will continue through customer feedback. All Approved traders hand a Customer Feedback form to their customers once a service has been provided, to be completed and returned to Kent Trading Standards. Alternatively, customers can complete feedback on the Kent Trading Standards website (see back of newsletter for website address).

Photograph right shows our Kent Approved traders at the Launch, from left to right: Eileen and Steve Dray, Steve Dray Garden Service, Len Whitehead, Powerbase Automotive Ltd, Ralph Lombart, RCL Supplies, Hilary Whitehead, Fred Mills, F&S Mills, Karen Brown, Karen Brown Painter & Decorator, Jaci Godman Irvine, Estate Legacy Services, Elizabeth Tweed, Kent County Council Lead Member for Communities Directorate, John Callaway, Small Cars R Us, Karen Cunliffe, C&C Interiors and Clive Bainbridge, Kent County Council Director of Community Safety and Regulatory Services.



SCAMBUSTERS



Thursday 10 May 2007

'Scambusters' Prove Intelligence Success in Linking Tarmac Gang to Distraction Burglaries

Two men arrested in the South of England in March as a result of a Trading Standards 'Scambusters' investigation have been linked to distraction burglaries committed in the Midlands last October. The arrests in March came following a call from a member of the public who was concerned about the activities of a company who were offering tarmac services. Three vehicles were also seized as part of the operation.

Trading Standards are now working on an intelligence led basis and have been widely circulating information amongst the Police and Trading Standards community about known suspects. Scambusters Project Manager Steve Playle said : "Thanks to the diligence of an eagle eyed Police analyst, some photos that we were circulating were compared to the images of two individuals wanted for distraction burglary. These two men are wanted for questioning on suspicion of stealing £300 from an 83 year old female victim and were captured on a CCTV camera at the time."

Mr Playle added : "This case clearly demonstrates the links between cold calling traders offering to carry out home maintenance work and the activities of distraction burglars who prey on the elderly and vulnerable in our society. It was amazing to sit in my office and match the CCTV images from the distraction burglary with the images of the tarmac gang we are investigating. This is a real bonus for the Scambusters team but demonstrates the benefits of sharing information with other agencies."

'Scambusters' is a two year DTI funded Trading Standards initiative designed to tackle rogue traders who operate across a number of Local Authority areas. There are three pilot areas – Central England, the North East and a super-region covering the South East, East of England and London. The super-region 'Scambusters' team have been tracking this tarmac company for some months and have been liaising closely with Police forces around the UK and Local Authority Trading Standards Services.

The clear message from 'Scambusters' is that consumers should never ever deal with cold calling home maintenance traders. If traders do not leave when requested, consumers should call Consumer Direct on 08454 04 05 06 or ring the Police if traders become threatening or abusive.



Do you know any Home Improvement traders who may benefit from a visit by Trading Standards?

Buy with Confidence Approved Trader

Jaci Godman Irvine - Estate Legacy Services

We work hard to put a roof over our head as well as savings and investments of one type or another to provide for our future. Having worked so hard to achieve all this, most of us want to pass what is left when we die to our children or other beneficiaries. It can come as a shock to learn that if our total estate (& that means house, cars, jewellery and anything else we own) totals more than £300,000 there will be a 40p tax on every pound over that £300,000. That may sound a lot of money, but with house prices steadily rising many of us would be very surprised at our true worth.

Can anything be done? The simple answer is 'yes'. With the correct type of forward planning, a substantial proportion of the family home can be saved from being forcibly sold to pay for Long Term Care fees, and

Inheritance Tax can certainly be mitigated if not eliminated.

However, for the above to be achieved means no more procrastination, no more "I'll get around to it sometime". By then it could be too late. Birth certificates do not come with expiry dates!

With the correct type of Will in place a great deal can be achieved. For further information contact Jaci Godman Irvine at enquiries@estatelegacyservices.co.uk or 01303 773 178.

These Wills should be written by those who specialise in this field. This does not necessarily mean a solicitor because you do not always need a solicitor to put your affairs in order. Too often Wills are written which will not achieve what was intended. If we go and

see our GP with a complaint that he or she knows only a little about, what do they do? They send us off to see a consultant who specialises in that particular complaint. Without specialist knowledge mistakes can too easily be made, but unfortunately you will not be around to find out!

Picture below shows Jaci Godman Irvine (centre), Estate Legacy Services, collecting her Approved Trader Certificate from Elizabeth Tweed, Kent County Council Lead Member for Communities Directorate and Clive Bainbridge, Director of Community Safety and Regulatory Services.



The Kent County Show - 13 to 15th July 2007

This is Kent's premier outdoor event that Trading Standards attends annually to promote our services to both consumers and businesses.

The Trading Standards stand was located in marquee 1 in the Stronger and Safer Communities area, the KCC marquees won the Public Sector and Services Award for the second year running and this was mainly due to the friendly and helpful staff on site.

Our theme for the show was 'Buy with Confidence'. We were heavily promoting the scheme and our Approved Traders to visitors to our stand.

There were IT demonstrations, spot the rogue trader, competitions for both children and adults and a special edition of Confident Times.

All in a day's work

We want to make Kent a better place in which to live and do business. We need to make people aware of how rogue traders operate, especially those who sell door to door, here are a couple of examples:-

Con Man

A 78 year old man contacted us as he had paid £3,500 for a conservatory that the trader had started but not completed. The consumer was left with the frame which had no roof or windows.



Trading Standards wrote to the trader who promised to return and complete the work, but he did not keep this promise. Other victims of this trader contacted us, some had paid in full before commencement of the work and have not seen him since.

Having investigated this trader, our Officers and Kent police are now looking to take action against him.

Traders put lives at risk

Vulnerable consumers have had work carried out on their chimney stacks that created a risk of carbon monoxide poisoning.

Kent Trading Standards had to take action when two consumers in the Thanet area had to have their gas boilers turned off because of danger. The rogue traders had turned up on the doorsteps of several elderly residents asking for work. The work often involved chimney and roof repairs.

As a result of the traders' poor work the chimneys were not able to act as a safe escape route for boiler fumes. Mark Rolfe, East Kent Area Manager for Trading Standards, said:

"These are people who are claiming to be roofing contractors.

They do seem to do work on the roof, but they don't know what they're doing and they're actually putting people's safety at risk.

In the course of the work they've lowered some of the chimney stacks on these houses and rendered the gas boilers that were using the chimneys as their exhaust routes unsafe.

We have disrupted the activities and stopped the appalling work of this trader and thankfully nobody has been hurt," he added.

As a result of a joint investigation between Kent Trading Standards and the Health and Safety Executive the trader has been arrested and will be prosecuted for several criminal offences.

The Buy with Confidence scheme will help consumers to avoid incidents such as these, we currently have 16 Approved traders registered and a further 31 traders going through our checking procedures.

Kent's Rapid Response Team

The Kent Trading Standards Rapid Response Team aims to protect vulnerable householders who are being confronted by rogue traders in their homes by giving prompt advice and collecting evidence of breaches of consumer legislation where appropriate. With the householder's agreement, Trading Standards Officers attend the victim's

home and attempt to disrupt the activities of the trader to ensure they leave the premises with no payment or an amount the job is actually worth.

Incidents, often involving Rogue Traders using confidence tricks to persuade homeowners into having unnecessary or poor quality work done on their homes,

The Rapid Response Team has so far saved consumers in the region of £400,000 since being formed in 2004 To report an incident telephone Consumer Direct on 08454 04 05 06.

Consumer Direct are open Monday to Friday 8am to 6.30pm and Saturday 9am to 1pm.

Scams that affect Businesses

Many traders report that they have received a telephone call from a business claiming to support the local police / fire brigade / school or charity and they are producing a wall planner or calendar and seeking sponsors from businesses in the community.

The trader will apparently get publicity as their name will be on the calendar, they are also told that they are supporting a worthy cause.

The trader never sees any evidence of the calendar or wall planner and is often chased each year for further payments. There is never any paperwork but the caller will say they have tape recordings of the trader agreeing to pay and they may be threatened with debt collectors.

Kent Trading Standards always advises that people do not agree to anything on the telephone, always ask for paperwork and read any terms and conditions carefully. If you sign it could be seen that you are agreeing to the contract.

If you are contacted by one of these companies report it to Consumer Direct on Tel.: 08454 04 05 06.

Did you know?

Proof of purchase - A trader has the right to ask a consumer for "Proof of purchase" - but this does not have to be a receipt; it can be a cheque stub, bank or credit card statement .

Change of mind - If a consumer changes their mind after making their purchase, the seller is not legally obliged to refund.

Reverse Burden of proof - Under the Sale of Goods Act 1979 (as amended), for the first 6 months after purchase a consumer does not have to prove a fault exists with the goods. If the seller disagrees it will be for them to prove that the goods were satisfactory.

Distance Selling Regulations and Services

Did you know if you offer a flat fee and contract with your customers over the telephone you may be caught by the Distance Selling Regulations 2002?

An example of the type of situation that may be caught include agreeing to service a boiler over the phone for a flat fee.

Distance Selling covers contracts concluded at a distance i.e. by telephone, email or otherwise. It requires businesses to give their customers key information prior to the service being performed.

Pre Contractual information which includes information on the customers' right to cancel the contract within seven working days, must be given to the customer at the time the contract is made, and followed up in writing, before work commences. The effect of not giving this information to customers before work commences may result in the business performing work and not being paid for it.

Trading Standards have produced set forms on Distance Selling for businesses that sell goods to consumers by distance selling means and also for service providers who conclude contracts over the telephone prior to services commencing.



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Buy with Confidence - Chose a trader you can trust

INDEPENDENT
INSURANCE SERVICES

ecocover

Independent Insurance Services - Min. 5% Discount

The Buy with Confidence Team are pleased to be able to recommend Independent Insurance Services for your Public and Employers Liability insurance, the company have confirmed that they are able to offer Buy with Confidence applicants and Approved Traders a minimum 5% discount, this discount is in addition to any special prices they can offer from underwriters.

By checking the market Independent Insurance Services are often able to achieve tremendous savings without compromising cover - please note that Motor insurance is excluded from this offer.

You can contact Independent Insurance Services on Tel: 01303 221188 or by email to info@independentinsuranceservices.co.uk or take a look at their website www.independentinsuranceservices.co.uk

Freeflow-Drains (SE) 10% discount on drainage services

Buy with Confidence Approved trader – **Freeflow-Drains (SE)** are offering 10% discount when you mention “Buy with Confidence” on booking. Contact: Steve Ross on Tel: 01797 369090 or by email to info@freeflow-drains.co.uk or visit www.freeflow-drains.co.uk.

Story to tell

If you have a story to share about your business or your experience of the Buy with Confidence scheme, please submit your article to the team before 1st September, 2007.

The Buy with Confidence Team now have a small supply of vehicle stickers for Approved Traders - the stickers are for the side of vans etc, weather proof and removable.

Don't forget to contact the Buy with Confidence team for your BWC stationery:-

Customer Feedback Forms, vehicle windscreen Stickers, Business Window stickers, leaflets

Call us on: 01233 652385



www.buywithconfidence.gov.uk