

## The Problem

Unfortunately, in every area there are “cowboys” who want to cheat us out of our money. We will never be able to eliminate them completely, however this simple guide will help you to identify some of the main “cons”. This top ten list of ‘cons’ has been compiled from typical consumer complaints. They are not in any particular order, but you should be on your guard against all of them! As consumers we must learn to be more forthright and say “thank you but no thank you” to such people.



**DRIVE THE “COWBOYS” OUT OF TOWN!**

## Typical Examples

### 1 DOORSTEP SELLERS/ COWBOY OPERATORS

Unscrupulous doorstep sellers and cowboy builders use pressure sales methods. Popular “offers” include security systems and home improvements, they often say that they are doing a survey. They may tell you all sorts of stories to persuade you to have the work done e.g. ‘There have been burglaries nearby’, ‘Tiles are falling off your roof’ or ‘You are in desperate need of a damp proof course.’

Do not have any work done without getting a second opinion from an expert - to check if the work is really necessary. If it is necessary, then get at least 2 written quotations from businesses that you know to be honest and genuine.

**! DO Say NO to doorstep sellers**

### 2 EXTENDED GUARANTEES/ WARRANTIES

Salespeople will often try to sell you extended guarantees or warranties especially on large household electrical appliances or second hand cars. Usually an extended guarantee or warranty gives you no more protection than you already have under your legal rights that we all have for free.

**! Don't be pushed into buying extended guarantees/warranties**

### 3 CHARITY SALES, FUND RAISING AND LOTTERIES

Although we do not want to discourage you from donating to worthwhile causes, you should make sure that you are satisfied that anything you donate actually benefits and reaches the people who need it. Ask yourself what such vague claims as “will benefit the environment or children” really mean and are you sure all the money will get to the destination.

Some unscrupulous organisers will take a big cut from the profits and in some instances even more money may go towards the cost of administration.

**! Do give to Charities that you know and trust.**

### 4 COMPETITION PRIZES

Some companies will send you notification through the post, over the phone, by fax or e-mail that you have won a prize or gift. However usually they want you to send money or ring a premium rate phone number. If you receive one of these notifications, ignore it. The prize will be worth far less than it costs you.

**! Don't be taken in by “free” prizes**



### 5 FREE GIFTS / HOLIDAYS

You may receive a phone call saying that you have won a holiday, but in order to collect it you must attend a presentation. If you do go, you will probably have to endure hours of hard sell, misleading information, and possibly be pushed into buying timeshare – or worse – a holiday scheme that you can't cancel.

**! Don't go unless you're prepared for a day of hard selling**

### 6 WORKING AT HOME

If for some reason you are unable to get out to work, then earning some money at home probably seems like a good idea. However some home working schemes aren't what they seem and it may be you who ends up paying out. Never send money off for registration or other fees, if you do, then you are likely to lose it. There are lots of bona fide companies that will send you information without you having to send money up front.

**! Do beware of home working schemes**

### 7 UPDATE YOUR ACCOUNT DETAILS

You may receive an email, letter or phone call that seems to be from your bank. If it asks you to give details of your bank or credit card account, pin number or similar information, **DO NOT DO IT**. Remember, your bank already knows your details and will never ask for such information from you in this way. Your account would be emptied by thieves within minutes – or days at the most. For the same reason, do not give any account information to anyone who tells you they need it to pay prize money into it.

**! Don't give away your account information.**

## 8 ONE DAY SALES/ "MOCK" AUCTIONS

You may receive a leaflet advertising a one-day sale or "mock" auction in your local village hall or hotel. Beware because the advertised goods may not even be available or, if they are, they are likely to be faulty. If you attend a sale of this type and buy "problem goods" you probably won't be able to get the problems put right once the seller has gone.

**! Do be wary of attending one day sales or "Mock" Auctions**

(This is where the prices are led by the Auctioneer.)  
Contact Leicestershire Police on **(0116) 2 222 222** as they enforce the MockAuctions Act.

## 9 COUNTERFEIT GOODS

The price of counterfeit goods can appear to be very attractive. What is not so attractive is that the quality of the goods is likely to be inferior to the genuine item or worse unsafe. And remember; by buying fake goods you are supporting a criminal activity, which may undermine someone else's job and support an exploited workforce.

**! Do be wary of cheap copies**

## 10 FREE SAFETY OR STRUCTURE CHECKS

This is a typical offer, especially in the area of cars and dampproofing, and can sometimes be a good idea. However be firm enough to get another check and quote if the first check reveals work is needed.

**! Do get other checks and quotes**

## Your Cancellation Rights

Traders who call at your house without your invitation and sell you goods or services costing over £35 must give you a notice informing you of your cancellation rights. These rights allow you to cancel the agreement for up to 7 days. If they fail to give you these cancellation rights then the agreement becomes invalid and cannot be enforced.

These cancellation rights even apply where the trader phoned you before a visit or visited you to say a salesperson would be calling at a later date.

**IT IS A CRIMINAL  
OFFENCE NOT TO  
PROVIDE YOU  
WITH WRITTEN  
CANCELLATION RIGHTS.**

However remember not all agreements have cancellation rights; for example those relating to land or the supply of food and drink to your home by a regular delivery person.

## For Consumer or Trader Advice

This leaflet is provided by  
Leicestershire County Council  
Trading Standards Service.

For more information or advice,  
please contact:

### Consumer Direct

**Telephone:** 08454 04 05 06

**Minicom:** 08451 28 13 84

**Website:** [www.consumerdirect.gov.uk](http://www.consumerdirect.gov.uk)

### Opening hours:

8.00am to 6.30pm Monday to Friday

9.00am to 1.00pm Saturday

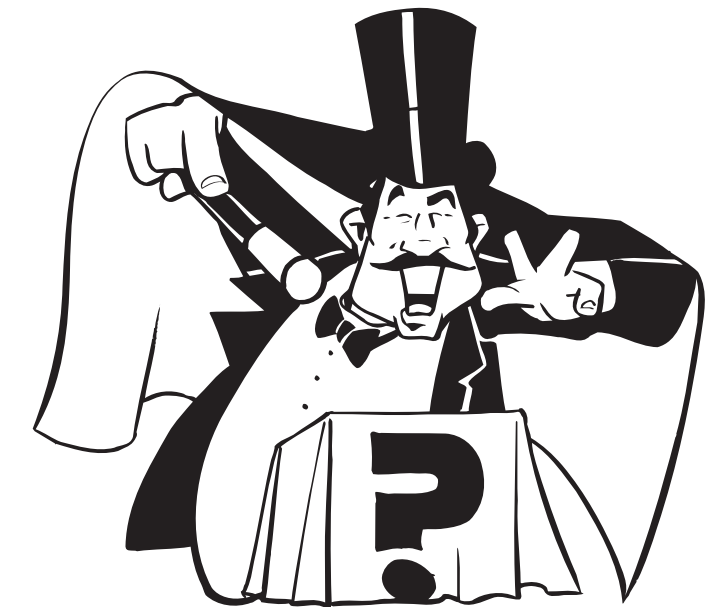
Closed on bank and public holidays

After your call to Consumer Direct, your complaint or enquiry may be referred to Leicestershire Trading Standards Service, if appropriate.

If you require this leaflet in  
**large print, an alternative  
language, braille or on tape**  
please contact Consumer Direct.

Leicestershire Trading Standards Service

## Top Ten Cons & How To Avoid Them



**DO NOT BE FOOLED**

**HELP US TO HELP YOU**