

# Booklet 3

## Financial Harm awareness.



## Rogue Traders



## How can you spot a rogue trader?



A rogue trader is a criminal who will try to trick you into having work done.

They will look like a real tradesperson or worker.

This is a scam.  
A scam is a trick to get your money.



They will usually say you need work done on your roof, driveway or garden.



They usually trick people in the spring and summer months when lots of people are looking to get work done in their house or garden.

## How will rogue traders try to trick you?



A rogue trader will tell you they will cost less than other workers.



When they have started the work, they will say you need a lot more done and it must be done now.

This will **not** be true.

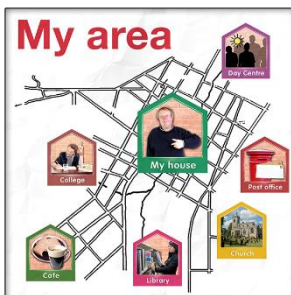
They want you to decide very quickly.

This is a trick.



They will tell you it will cost you less money if you pay them **now** and pay them in **cash**.

This is a trick.



A rogue trader can pretend they come from your local area.

They can buy a local telephone number or office for a short time to trick you.



A rogue trader sometimes does one local job well and then tricks lots of other people into giving them work.

They will **not** finish other work in a good way.



## How can I shut out scammers?



Put up 'No Cold Calling' sticker in a window near your front door.

Get a sticker from your local Trading Standards office by emailing: [trading.standards@fife.gov.uk](mailto:trading.standards@fife.gov.uk)



If you have opened the door and it is a caller that you do not want, say "No thank you" then close the door AND lock it.



If you can go on the internet, sign up to the Neighbourhood Watch Scotland Alert system:

[www.neighbourhoodwatchscotland.co.uk/sign-up-for-alerts](http://www.neighbourhoodwatchscotland.co.uk/sign-up-for-alerts)

to get information about stopping crime and staying safe.

## How to keep safe from scammers



Always ask for identification like a card on a lanyard round their neck or a business card.

But be careful.

It could be fake.



You should phone the company or check their details online to see if the salesperson is real.

Do not rush into deciding.

A real tradesperson will not put you under pressure.

They will be happy to come back another time after you have checked their details.



## What should I do if I want work to be done?



If you can go on the internet, look up Fife's Trusted Trader Scheme at:

[www.trustedtrader.scot/Fife](http://www.trustedtrader.scot/Fife)

or phone them: 0333 444 7015

It will help you to find workers who are honest, fair and do good work.



If you decide to get work done.....

1. You should get quotes from 3 different companies.

A quote tells you how much a company will charge you and what work they will do.



2. Make sure you get clear information in writing about exactly what work they will be doing and that you agree how long it should take.

3. Make sure you have time to think about the work they will be doing.

This is called a 'cooling off period' or 'cancellation period'.

It is 14 days after you have agreed the work.





You can change your mind at any time in the 14 days even if you have signed something.



**How do I report a scammer?**



To report a crime call Police on 999 if it is an emergency or you are in danger.

Call Police on 101 if it is not an emergency.



If you are worried about something you have bought, phone

Advice Direct Scotland

0808 164 6000.





You can find more information about shutting out scammers, online at: [www.scotland.police.uk/keep-safe-safety/shut-out-scammers](http://www.scotland.police.uk/keep-safe-safety/shut-out-scammers)

or [www.tsscot.co.uk/priority-areas/doorstep-scammers](http://www.tsscot.co.uk/priority-areas/doorstep-scammers)



The Adult Support and Protection Committee have an Easy Read booklet called '[Scams and bogus callers](#)'

It is online at:

[www.fife.gov.uk/adultprotection](http://www.fife.gov.uk/adultprotection) in the 'Keeping Your Money Safe' section.

**To report harm  
call the Adult Protection Phone Line on  
01383 602200**

**Fife Adult Support & Protection**  
[www.fife.gov.uk/adultprotection](http://www.fife.gov.uk/adultprotection)

The logo for Fife Adult Support & Protection is a stylized orange umbrella. The canopy is a semi-circle, and the handle is a vertical line that curves at the bottom to form a hook-like shape.

Rev 2. April 2022/MRS