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Doorstep Callers and Scams

Bulletin No. 102

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

One resident of the North Aberdeenshire area recently reported to Trading Standards that he'd had a 'roofer' come to his door, to offer to replace roof tiles and clean moss and other debris from his roof. The roofer then climbed onto the roof to 'inspect' it and, needless to say, came down with a tale of woe that a lot of the roof tiles were broken and that there were no downpipes installed on the resident's home. Alarmed by this news, the resident agreed to the roofer undertaking the remedial work for £4000.

Over the course of the next few days, this roofer 'replaced' the broken tiles and fitted downpipes onto the gutters. A genuine, legitimate roofer later assessed the work and found that some of the new tiles had simply been nailed on and others had been walked upon and broken; the downpipes fitted simply discharged rainwater onto the ground as there were no drains installed beneath to carry the water into the public wastewater system.

Several days later, the roofer attended at the resident's door and asked for payment in cash. The resident went to the bank (not yet knowing the true state of the work done) and tried to withdraw sufficient cash to pay the roofer.

Correctly, as per the Banking Protocol, the staff member at the resident's bank took him into a private room and inquired why he wanted to withdraw such a large sum in cash, which the resident explained. The staff member then advised the resident that it was highly likely that the roofer was a rogue trader and that he was being scammed. The request for withdrawal was, rightly, declined.

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(The Banking Protocol is a scheme set up by UK Finance, National Trading Standards and local police forces including Police Scotland and was launched in 2018. It involves bank and building society staff being given training to spot the signs of scams and rogue traders and to report the matter to their local police force to deal with.)

In this instance Trading Standards were also advised of this incident. It's also worth mentioning that on this occasion the resident was not taken to the bank by the roofer (a fairly clear red flag that you're dealing with a rogue trader, as most tradesmen would simply submit an invoice to a customer and await payment).

Should anyone find themselves in a position where they have been asked to withdraw a large sum of cash to pay a trader (especially one who was a cold caller) and they visit their bank, they should not be alarmed or offended by staff enquiring about the purposes of the withdrawal. Bank staff are simply following the Banking Protocol aimed at protecting customers from being scammed. This is also an excellent, and possibly the final, opportunity a resident would have to seek help. By ensuring that they undertake the 'withdrawal' in a private room, away from the public and away from the trader, this allows them to ask the bank staff member for help. Remember too, that it's our general advice that when a cold caller comes to the door to say "thanks, but no thanks".

Please also remember to report any instances like this to your local Trading Standards office. Contact details are at the end of the bulletin.

Further information about the Banking Protocol can be found [here](#) and [here](#).

Scams etc.

One elderly resident in the Garioch area recently received a phone call from someone claiming to work for Aberdeenshire Council Equipment Centre, a genuine service that provides technical support for the supplying and monitoring of Community Alarms to Aberdeenshire residents, however this resident does have a Community Alarm.

The caller was a male with a foreign accent who called himself Jack Spencer. The Caller ID display indicated a number beginning with the digits 020, an area code for London. Jack Spencer claimed that Aberdeenshire Council were in the process of changing alarm customers over from the existing analogue devices to new, digital devices but that it would cost the resident £29.99 to make the switch. Believing this to be genuine, the resident gave over her bank card details.

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A short time later she was called again. This time by an English sounding male from a different 020 number. This male called himself Will Taylor and he advised that he was a colleague of Jack Spencer's. Taylor asked the resident if she lived alone and if she retained Power of Attorney over her own affairs. The resident declined to answer these questions and so 'Taylor' hung up.

Concerned by these questions and doubting the veracity of the first caller, the resident called her bank and reported the matter. She then reported the matter to Aberdeenshire Council and thereby to Trading Standards. In truth, these calls were made by scammers and not by anyone at Aberdeenshire Council.

Some points to consider:

- It is currently unknown how these callers obtained the resident's home phone number or why they assumed she had a Community Alarm,
- It is also unknown how the scammers knew that Aberdeenshire Council are currently switching over alarms from analogue to digital devices,
- The names given to the resident are undoubtedly false names and there is no Jack Spencer or Will Taylor working for Aberdeenshire Council,
- Although Aberdeenshire Council are involved in a switchover from analogue to digital with Community Alarms, there is no additional costs to customers for this service,
- Staff from Aberdeenshire Council's Equipment Centre will never ask for payment from customers, especially over the phone. This is usually dealt with by the Finance department and usually in writing,
- Staff from Aberdeenshire Council's Equipment Centre will never ask about someone's Power of Attorney; they have no need of this information,
- Aberdeenshire Council will be looking at ways in which to prevent calls like this, where scammers impersonate Council staff,
- A check on the free reverse phone look-up website [Who Called Me](#) of the two 020 numbers used by these scammers confirms that they are London based. Both are owned by a genuine but little known telephony company,
- Of these 020 numbers, one has been searched 45 times with a single report of it being involved in scam activity. The other number has no current record,
- Please remember, whenever anyone cold calls you, regardless of who they say they are, do not divulge any further personal or financial information than they divulge to you. You have no obligation to divulge or confirm any information to them,
- Instead, ask the caller to write to you about the reason for the phone call and that you will follow up on the letter, but do not divulge your home



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address. Real businesses will know your address and will likely write to you, scammers will not know or write,

- It's not clear what these scammers 'angle' was but it is likely that their intention was to obtain the resident's payment or banking details with the intention of trying to use them to make unauthorised purchases on her card or account, however, this is speculative and based on other scam call reports,
- If in any doubt, please just hang up,
- Please also remember to report all incidents like this to your local Trading Standards office for their consideration.

Misc.

In previous bulletins we've discussed the subject of AI technology and how it might affect us all, either when in the hands of scammers or in the hands of those fighting scams. Please see below for another recent development in that field.

AI 'Granny' fights back against scams

(Reproduced in full, with the kind permission of the Journal of Trading Standards)

A new recruit in the fight against scams has been appointed by telecoms company O2 in the shape of an AI-generated 'Granny'.

Created using a range of cutting-edge AI technology, Daisy has been designed to waste as much of fraudsters' time as possible with rambling, meandering conversations – meaning they are kept too busy to talk to real people.

Trained with the help of YouTube 'scambaiter' Jim Browning, Daisy combines various AI models which work together to transcribe the caller's voice into text. Appropriate responses are then generated through a custom large language model and fed back through an AI text-to-speech model to generate a voice answer. This takes place in real time, allowing the tool to hold a human-like conversation with a caller.

Daisy is part of O2's 'Swerve the Scammers' campaign, created in response to new research from the telecoms company revealing that 7 in 10 (71%) of Brits would like to get their own back against scammers who have tried to trick them or their loved ones. O2's research also shows that more than two thirds of Brits (67%) are concerned about being the target of fraud and one in five (22%) experience a fraud attempt every week.

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After several weeks of taking calls in the run up to [International Fraud Awareness Week](#) (November 17-23), Daisy has told frustrated scammers meandering stories about her family, talked at length about her passion for knitting and provided exasperated callers with false personal information including made-up bank details.

Murray Mackenzie, Director of Fraud at Virgin Media O2, said: “We’re committed to playing our part in stopping the scammers, investing in everything from firewall technology to block out scam texts to AI-powered spam call detection to keep our customers safe.

“The newest member of our fraud-prevention team, Daisy, is turning the tables on scammers – outsmarting and out-manoeuvring them at their own cruel game simply by keeping them on the line.

“But crucially, Daisy is also a reminder that no matter how persuasive someone on the other end of the phone may be, they aren’t always who you think they are. With scammers operating fulltime call centres specifically to target Brits, we’re urging everyone to remain vigilant and help play their part in stopping fraud by forwarding on dodgy calls and texts to 7726 for free.”

Social media influencer and reality TV star Amy Hart, who has worked with O2 to create a video (available by clicking [here](#)) about her own experience of being scammed, said: “I know first-hand just how sophisticated nasty fraudsters can be, that’s why I’ve teamed up with O2 and AI Scambaiter Daisy to take the fight back to them, keeping them busy with calls going nowhere.

“But whilst I love a wind up, it’s scary to see the lengths scammers go to steal everything from passwords to bank details regardless of who they’re speaking to. Whether you’re young or old, anyone can be a victim of a scam – that’s why we can never be too careful when it comes to unexpected calls or texts.

“If you have even the tiniest doubt about who you’re speaking to, the best thing to do is to hang up the phone and call back on a trusted number.”

Scams Talks

As readers may be aware, the Trading Standards service offers the opportunity of providing scams talks to community groups who think the talks may be beneficial, particularly but not restricted to Men’s Sheds and SWI’s. If you belong to a community group who you think may benefit from one or more scams talks, please get in touch by e-mailing Robert.mckinney@aberdeenshire.gov.uk to get the ball rolling.

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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 the [Consumer Advice Scotland](#) website or call them on 0808 164 6000. For urgent Trading Standards matters, contact Aberdeenshire Council's Trading Standards at 01467 537222.

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](#).