

Protect yourself from trader scams



**citizens
advice**

If a tradesperson approaches you at home unexpectedly, stay aware. Scammers often pose as tradespeople, noticing some urgent work that needs to be done on your home, or offering you surprisingly low cash-in-hand deals.

Often they'll add pressure by offering limited time deals, or stressing the danger of not getting the repair done, with the aim of making you agree to their price quickly and without doing your research.

You should take the time to ensure all traders are trustworthy before confirming work with them. A legitimate trader won't rush you into agreeing to work, and will provide a written quote or contract with any payments before the work is complete being agreed beforehand. Take time to explore the options available to you.

Keep a look out for warning signs of a rogue trader:

- They refuse to give you a written quote
- They pressure you into an urgent decision
- They ask for upfront payments
- They say they're doing some work locally, but you cannot go round and see their work
- They tell you to go to your bank and take out cash while they set up

If you think someone might be trying to scam you:

- Don't be rushed into making any quick decisions. It's okay to take your time
- Don't give money or share personal details, like bank details
- Check to see if they are a member of a trader scheme - if they say that they are, make sure you check the scheme's website

Contact the Citizens Advice consumer service on **0808 223 1133** (Monday to Friday 9am to 5pm) for help with what to do next, and report scams or suspected scams to Report Fraud by calling **0300 123 2040** or going to **reportfraud.police.uk**

If you sent money to a scammer

If you have sent money to a scammer, you should act right away. Contact your bank as soon as possible to ask for a refund.

All banks and payment service providers must reimburse you if a scammer persuades you to send money to them (this is known as an APP scam).

There might be circumstances when a bank or payment service provider might not reimburse you, such as if they think you have not been careful enough or ignored security warnings from your bank.

What to do if you think you've been scammed

Don't feel embarrassed about reporting a scam – scammers are clever and scams can happen to anyone.

If you've been scammed, there are 3 steps you need to take:

1. Protect yourself from further risks

Contact your bank immediately to let them know what's happened. You should also change any relevant log-in details, and check for viruses if you were scammed on a computer.

2. Check if you can get your money back

If you've lost money because of a scam, get in touch directly with the method you used to pay to ask for support in getting your money back.

3. Report the scam

Reporting scams protects others from being scammed.

Call the Citizens Advice consumer service on **0808 223 1133**.

Report the scam to Report Fraud. They'll also give you a crime reference number, which can be helpful if you need to tell your bank you've been scammed.

It's also important to talk about your experience with family and friends. By letting them know what's happened they can be prepared, and together we can put a stop to scams.

Where to get more information and help

For more advice, visit **citizensadvice.org.uk/scamsadvice**

Citizens Advice helps give people the knowledge and confidence they need to find their way forward – whoever they are, and whatever their problem.

Our network of charities offers confidential advice online, over the phone, and in person, for free.