

# [take issue]

A selection of your comments on our January report on scams

## YOUR EXPERIENCES OF SCAMS: WHAT YOU TOLD US

### Boiler rooms

'Boiler room' scams are share-based scams that promise quick profits for high-risk investment. They use high-pressure tactics to illegally sell you shares in an off-shore company at inflated prices, often through someone you've never met. Jack Niels, from London, gives this warning.

**Boiler-room scams leave people out of pocket but often believing they simply bought into an unsuccessful share. The number of scam shares promoted in the UK has increased dramatically in the last year.**

**Our comment** To operate legally in the UK, share sellers must apply for a licence and stick to rules designed for your protection. Scammers selling overseas shares can target UK consumers illegally and without registration. Your details are often skimmed from the register of a company you've already invested with or are volunteered by you in return for 'free advice'. Sadly, if overseas shares turn out to be duds, or have restrictions you weren't told about, it's unlikely the law at home will protect you.

### First checks

You can do some preliminary checking for scams via a search



John Kelly was told to call a costly premium-rate number

engine. Malcolm Iosson, from Reading, sent us this tip.

Typing the scam sender's name into a search engine, such as Google, often picks up a 'blog-site' with information about it. I recently had an email from an organisation purporting to be the accredited Irish Web Lottery. Inputting this into Google produced many hits indicating it was a scam. Though not totally reliable, at least it does filter out known scams.

### Psychic scam

Our exposure of scams from so-called psychics hit a note with some.

In my work as a legal executive dealing with the administration of estates, I often need to have the mail of deceased clients forwarded to me. Over the past few months, I've seen a few letters

from clairvoyants and psychics sent to addresses of those whose deaths they seem surprisingly unaware!

Francis Merritt  
Surrey

### Premium rates

Scammers make a mint out of getting you to ring a premium-rate number.

I received a prize draw direct mailing. This particular letter was a 'final notification' that a '£10,000 prize bank number' was awaiting my collection. I had to phone a premium-rate number to obtain it. The average cost of these six-minute calls is about £10. There was even a slip made to look like a cheque.

John Kelly  
Merseyside

**Our comment** The Advertising Standards Authority (ASA) has upheld a complaint

about a similar 'cash award notification', saying it was likely to mislead people into thinking they'd won a prize. To complain about misleading wording in a direct mail 'prize notification', write to the ASA at Mid City Place, 71 High Holborn, London WC1V 6QT, or complain online at [www.asa.org.uk](http://www.asa.org.uk) (click on 'how to complain').

For advice on the misleading use of premium-rate numbers, visit the website of the industry watchdog Icstis, [www.icstis.org.uk](http://www.icstis.org.uk). To reduce junk mail, register with the Mail Preference Service on 0845 703 4599.

### Overpayments

Isobel Cox let her holiday cottage. The let cost £1,000 but the lessee put into her bank

account £2,000 he'd stolen and asked her to transfer the balance to an account in the US, to 'pay his air fares'.

**I smelt a rat and reported it all to my bank's fraud department. Police took the view there was no harm done, since the money was returned to the owner.**

Isobel Cox  
Hertfordshire

**Our comment** This is a variation on the cheque overpayment scam Ian Hubbard got caught up in (see our January report, p13). Criminals use this tactic to get you to launder money for them. Apacs, the UK payments association, warns: 'Anything that sounds too good to be true should set alarms bells ringing, even if the excuses seem plausible.'

## all change for the letters page

Our letters feature grows to three pages next month, giving more room for your views and comments – whether on something you've read in *Which?* or on something you've come across. There will also be:

- **a new question-and-answer section** Send our experts your queries on a consumer topic. In May we'll be looking at hearing aids; other topics lined up include food labelling, recycling and fish
- **a new 'member-help-member' section** Send in your experiences or questions about an article in the previous month's issue and let fellow readers offer their comments and advice. First off is our 'Selling goods safely on Ebay' report (p18).

So now it's even more important we hear from you. Just email or write to the addresses below. And don't forget: if your letter is printed, you get a *Which?* book of your choice.

[letters@which.co.uk](mailto:letters@which.co.uk)

Letters, PO Box 44, Hertford X SG14 1SH





## OFT must move it

Which? is calling time on the Office of Fair Trading (OFT), now that the two-year deadline it gave estate agents in England and Wales to clean up their act is up.

The OFT imposed the deadline in March 2004, after its investigations found that nearly a quarter of buyers and sellers had had a serious problem with an estate agent. It also recommended setting up a statutory redress system if the industry didn't improve by itself after two years.

We didn't think the OFT had gone far enough, given how widespread and serious the problems were, and launched our highly successful 'Move It' campaign, calling for an independent complaints body for estate agents. Now we're pushing for the OFT to respond to its own deadline and for the government to implement its own proposals, including consultation on how to strengthen estate agent regulation.

## NHS DENTISTRY FEARS

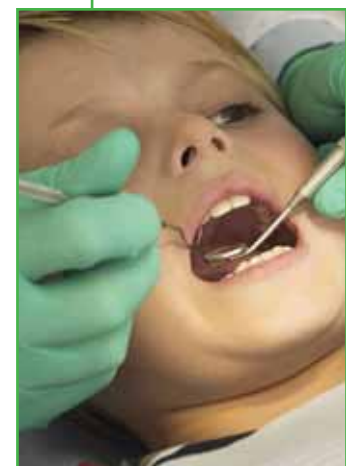
Access to NHS dentists will be more difficult in the next 12 months, a survey has revealed. In a poll of 855 consumers in England, 78 per cent were concerned over access, and nearly four out of five said they didn't trust the government to improve NHS dentistry over the next year.

This worrying finding coincides with the launch of new charges and reforms to England's dental services, designed to make it easier to find an NHS dentist and to predict the cost of treatment. It clearly shows consumers have no faith in the

government to deliver on its promise to provide an NHS dentist for all who want one.

We're calling on the government to monitor how well its new system works and to publish its findings in six months.

For details of the new charges, turn to p6.



## Hygiene scores success

Our campaign to get councils to publish results of their hygiene inspections for restaurants and other food outlets received a major boost this month, with the announcement that food outlets in the Herts and Bedfordshire regions are to be asked to display hygiene scores on their doors. (This will be for any inspection completed after 1 April this year.)

Luton Council was involved in pioneering the 'scores on the doors' scheme, which rates outlets on a scale of one to five. It hopes it will drive up hygiene standards through competition as well as help consumers make an informed choice.

The Food Standards Agency (FSA) in

England will shortly be conducting a pilot scheme for publication of hygiene results. The Scottish FSA is doing the same. The schemes will look at making results available on websites as well as being displayed on premises. We'd like to see the trials lead to a nationwide scheme.

Herts and Beds follow in the steps of several groundbreaking councils, including Highlands Council, Camden, Greenwich, Norwich and South Cambridgeshire, all of which have published hygiene inspections on their websites.

For more about hygiene scores and our campaign, visit [www.which.co.uk/hygienscores](http://www.which.co.uk/hygienscores).



Hygiene inspection scores let you make an informed choice when eating out

## roundup

### ● Straw complaint

We've complained to the Advertising Standards Authority about the Kellogg's Coco Pops Straws TV ad. The ad features the chocolate straw biscuit, whose sugar content is on a par with a bar of Kit Kat, being used to encourage children to drink more milk.

### ● Scottish endowments

The House of Commons has held a debate on the problems faced by Scottish consumers who bought an endowment mortgage from a Scottish solicitor before 1 December 2001. These consumers don't benefit from financial services regulation and can't take complaints to the Financial Ombudsman Service. We're concerned about these loopholes and are pressing to ensure that, as legal services in Scotland, England and Wales are reformed, consumer protection is built into any changes.

● Go to [www.which.co.uk/campaigns](http://www.which.co.uk/campaigns) for more on our campaigns.

## CAMPAIGNING BY YOU

Jackie Schneider, from Surrey, started the Merton Parents for Better Food in School campaign last April, after parents tired of waiting for the local authority to improve school dinners. Parents and governors now lobby for improvements in over 40 schools, and a government nutritionist works closely with parents and schools in the borough.

'Giving kids a voice is important,' Jackie says. 'Whenever I ask: "Do staff eat with you?", the answer I mostly get is no. If it's not good enough for staff, why is it good enough for the kids?'

Visit [www.mertonparents.co.uk](http://www.mertonparents.co.uk) or email [jackieschneider@blueyonder.co.uk](mailto:jackieschneider@blueyonder.co.uk)



## contact us

Share your campaign [speakout@which.co.uk](mailto:speakout@which.co.uk)  
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