



Door-to-door & home maintenance scams

Door-to-door sales are normally uninvited. Sometimes the salesperson just turns up at your door, sometimes they will be in your home because you booked an appointment with their sales organisation after receiving their ad in your letterbox.

In either case, salespeople are not visitors in your home - they are there to get you to hand over your money to them. By law they must leave when you tell them.

Even in the case of genuine businesses and products, unscrupulous operators can still act illegally to the detriment of other people. States and territories have specific laws about door-to-door sales, including 'cooling-off' periods that apply in many cases (where you can change your mind and request your money back).

Door-to-door scams involve promoting goods or services that are not delivered or are of a very poor quality. Scammers can also bill you for work that you did not agree to. The scammers often claim they will provide home maintenance like roofing or gardening services. Sometimes scammers pretend to conduct a survey so they can get your personal details or to disguise their sales pitch until they have been talking to you for a while.

Door-to-door scammers will not give you value for your money. Their money-back guarantees will turn out to be useless. You stand to lose your money. At worst, a door-knocker's real purpose could be to prepare for a subsequent break-in into your home.

Warning signs

- The person might arrive very late at night or visit you again after you have said no.
- The person does not show you any personal identification or give you any written quotes, contract information or receipts
- The person might demand that you decide to accept their offer on the spot.
- Scammers will ask you for either a deposit or full payment and want you to pay in cash or by credit card.
- The person will not want to receive a cheque (because you may be able to cancel a cheque later if things go wrong).
- The person will fail to tell you about your legal rights, including any cooling-off period that applies in some states of Australia (be aware that a cooling-off period does not apply in NSW or Victoria if you pay by cash or cheque)

Protect yourself from door-to-door & home maintenance scams

- Use your common sense: the offer may be a scam.
- If someone comes to your door, ask to see their identification. You do not have to let them in, and they must leave if you ask them to.

- Do not agree to offers or deals straight away: tell the person that you are not interested or that you want to get some independent advice before making a decision.
- ALWAYS get independent advice if an offer involves significant money, time or commitment.
- Read all the terms and conditions of any offer very carefully: claims of free or very cheap offers often have hidden costs.
- Always check that goods or services were both ordered and delivered before paying an invoice.
- Contact your local fair trading agency if you are unsure about an offer or trader.
- As well as following these specific tips, find out how to protect yourself from all sorts of other scams.

Do your homework

If you are interested in what a door-to-door salesperson has to offer, take the time to find out about their business, their offer. Don't forget to shop around to see if you could get a better deal somewhere else.

Contact your local fair trading agency to see if they have issued any warnings about the trader. If the person is selling home maintenance services, ask them for the contact details of other clients so you can check to see if they were happy with the service that was provided. If the person's business is legitimate and they offer a good quality service, they will be happy to do this.

Find out the full price, terms and conditions of the offer. Scammers may offer you a great deal and then not deliver. Make sure you know what, if any, cooling-off period you may have. Your local fair trading agency can help you with this.

Decide

If you are not interested in what is on offer, just say no. Throw away the advertisement or ask the person to leave.

If you are interested, make sure you have done your homework before making a decision. Make sure that the trader is legitimate and is offering a quality product or service. If you know all the important terms and conditions, as well as your legal rights, you can decide to go ahead.

If you have any concerns about the trader's identity, or the quality of what they are offering, say no. It is not worth the risk.

Report them

If you have seen a home maintenance scam, you should contact your local fair trading agency or report a scam to them through SCAMwatch. You should also warn your neighbours, friends and family about the scammer.

Source:

<http://www.scamwatch.gov.au/content/index.phtml/tag/HomeMaintenanceScams>



ID fraud our fastest growing crime \$1 billion cost to Australian economy annually

Identity fraud has become the fastest growing crime in Australia with half a million victims in the past 12 months at an estimated cost of \$1 billion to the economy¹.

No wonder 60 per cent of Australians fear having their credit card details stolen more than an act terrorism (38%), a serious health epidemic (36%), or meeting their future financial obligations (33%).

Despite the fear, a Newspoll survey showed nearly 70 per cent of people threw away bank and credit card statements, social security and TFN details, utility bills and other personal information, putting them at great risk of falling victim to ID fraud from criminals who “dumpster dive” for this type of material.

Those most at risk are professional women in their 20s and 30s.

On the eve of National Identity Fraud Awareness Week October 13 – 17th, Crime Stoppers urges all Australians to shred all their statements and personal information before placing this sensitive material in a recycling bin.

“This is the only safe way to ensure your personal information is secure from dumpster divers,” according to National Chairman of Crime Stoppers, Peter Price.

Mr Price also strongly recommends the shredding of CDs containing personal records and old credit cards and driver’s licences.

“It’s not just hard copy information we should worry about. People store a lot of personal information on CDs these days,” he said.

The first ever Australian Bureau of Statistics study into ID fraud released in June found that in the past year 383,300 people experienced at least one unauthorised, fraudulent transactions using their credit cards or account details.

Identity theft accounted for another 124,000 victims of identity fraud¹. These victims included those who experienced unauthorised use of their personal details, such as a driver’s licence, tax file number, or passport to conduct business, open accounts or take out loans illegally in their name.

During National Identity Fraud Awareness Week, organisers are warning people to be careful with a host of unassuming personal information.

Peter Campbell, National Marketing Manager, Fellowes Australia said that celebrities such as Oprah Winfrey, Paris

Hilton or Tiger Woods have all been victims of ID fraud.

“They have had information as simple as birth dates, social security numbers, credit card statements, utility bills and tax returns stolen that provide proof of identity,” he said.

“Millions of us don’t think twice about posting personal information as simple as birthdays on Facebook and Myspace or tossing paid bills into the recycle bin.

“These two simple pieces of information can be the start of some-one stealing your identity that can lose you money and take years to recover your credit rating.”

About National ID Fraud Awareness Week

National Identity Fraud Awareness Week is a joint initiative of Crime Stoppers Australia, the Australian Taxation Office, data storage and security experts Fellowes Australia, and credit check specialists Veda Advantage.

The campaign aims to educate consumers and businesses about the dangers of ID fraud and preventative steps that can be taken.

Source:

http://www.crimestoppers.com.au/.../ID_fraud_our_fastest_growing_crime.pdf.aspx

Neighbourhood Watch 25th Anniversary

A dinner to celebrate the 25th anniversary of Neighbourhood Watch in the ACT is to be held in the Olympus Room, Hellenic Club, Phillip on Wednesday **23 September 2009 7pm for 7.30pm start.**

There will be a 2 course dinner with VIP guests attending. Drinks will be available from the bar.

Dress is strictly lounge suit for men and after 5 for women.

The community and all members and past members of ACT Neighbourhood Watch Inc (Association) are invited to celebrate the occasion of the 25th anniversary of Neighbourhood Watch in Canberra.

The cost is \$30 per person and is to be paid upon booking. Bookings and payment by cheque or money order payable to ACT Neighbourhood Watch Inc (Association) can be made to Brian Schiller 62861138 or Ursula Macdermott 62810673.