

# *Information Network Bulletin*

*Edition 3- 2021/22*

**Welcome to the latest edition of the Information Network Bulletin brought to you by  
Croydon Council's Trading Standards team.**

**In addition to general news from the team, it includes details of some of the latest  
scams and fraud alerts which we have become aware of in recent months.**

**We hope that you find it useful.**

## **Beware of NHS COVID pass fraud**



Criminals are using the NHS COVID Pass as a way to target the public by convincing them to hand over money, financial details and personal information.

They are sending imitation text messages, emails and making phone calls pretending to be from the NHS, and offering fake vaccine certificates for sale online and through social media.

If you are contacted about your NHS COVID Pass:

Be alert to links and attachments in unexpected text messages or emails  
Do not respond to requests for money, passwords or financial details  
Challenge: Could it be fake?  
Use the official NHS COVID Pass website (see below)

The NHS COVID Pass is available to demonstrate your COVID-19 status either in a digital or paper format via the NHS App, the NHS website or by calling 119.

For information on how to get your free NHS COVID Pass, visit [www.nhs.uk/nhscovidpass](http://www.nhs.uk/nhscovidpass).

## Public hit with COVID-19 Omicron variant scam messages

The Chartered Trading Standards Institute (CTSI) has received evidence of a scam that uses the rising Omicron variant to dupe recipients.

Members of the public received an email clad in NHS branding as well as texts calling on them to "apply now for Omicron PCR test to avoid restrictions."



The message claims that older PCR tests cannot detect the Omicron variant, that a new type of PCR test is required, and that supposedly, people should sign up to receive this new test. It then claims that individuals who refuse to be tested will be forced to isolate. It then links to a bogus website mock-up that looks like an official NHS platform. The website hosts a form that requests personal details that could potentially be used to access sensitive information, such as bank accounts.

CTSI Lead Officer, Katherine Hart, said: "It disgusts me that scammers are jumping on the public's fears about the Omicron variant in an attempt to steal their personal data. All of the claims in the email are false. The public is especially vulnerable at this time, and I call on everyone to share this message so that we can minimise the impact of this scam.

"This is by no means the first time fraudsters have used the pandemic for their gain - since March 2020, the unscrupulous have angled their scams on everything from bogus COVID-19 business support grants and vaccination bookings to fake vaccine passes.

"It is also crucial that the public reports this scam to the authorities. By doing so, the public aids consumer protectors in mapping out the problem and recognising the sheer scale of it."

For consumer advice, please call the Citizens Advice Consumer Helpline on 0808 223 1133

The public is encouraged to join Friends Against Scams, an initiative aiming to protect and prevent people from becoming scam victims by empowering them to take a stand against scams.

## **Illegal Tobacco**

Croydon Trading Standards are continuing their work on eliminating illegal tobacco from the borough. Recently, working in conjunction with HMRC, we have had two very large seizures of illegal tobacco that have been stored at self-storage units (see next article for details). The tobacco was likely being stored to supply local shops and markets. We are also aware of reports that a number of shops are selling single cigarettes – this is also illegal.

If you are aware of any shops or market traders selling illegal tobacco that includes counterfeit and non-duty paid cigarettes or hand-rolling tobacco, foreign brands of cigarettes with no legal market in the UK and banned oral tobacco, or any traders selling singles, please report them to us.

The main way to report any issue to Trading Standards in the first instance is via the Citizens Advice Consumer Advice line on **0808 223 1133** or via their '**Chat Service**' or an **online reporting form** – all found at:

<https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

# £300k of illegal cigarettes seized by Trading Standards crackdown in Croydon



Croydon Council Trading Standards and HM Revenue and Customs teamed up with specialist detection dogs to track down and seize illegal tobacco worth over £300,000 from a Croydon storage unit.

More than 216,000 illegal cigarettes and 350 kilograms of hand-rolling tobacco were uncovered when officers swooped a self-storage unit in the North of the borough in the joint operation with BWY Canine Ltd on Wednesday 1 December.

The crackdown was part of Operation CeCe, a national campaign which focuses on joint working between Trading Standards and HM Revenue and Customs.

The majority of the tobacco was non-duty paid and suspected to have been smuggled into the country. A proportion was believed to be counterfeits of popular brands, which are likely to contain harmful substances and may not self-extinguish.

The investigation remains ongoing and the seized products will now be fully assessed as part of the inquiry to determine the exact offences that have been committed.

Anyone who is prosecuted and convicted of being involved in selling or supplying illegal tobacco can face penalties including up to 10 years in prison and an unlimited fine.

Councillor Manju Shahul-Hameed, cabinet member for Communities, Safety and Business Recovery, said: "Illegal tobacco is sold 'under the counter' away from the legitimate products, sold at markets or privately via online unofficial selling platforms. Illegal cigarettes often do not include correct health warnings and appear in colourful packaging opposed to the legal standardised packaging which uses only one specific deep green colour.

"Far from being a victimless crime, illegal tobacco trading provides affordable access for children and young people, makes it harder for people to give up as the product is cheaper, and affects the trade of legitimate retailers. This also supports the Organised Criminal Gangs who smuggle the tobacco in and sell it on which has deep links to Modern Day Slavery.

"I would like to say a big thank you to all those involved in this operation. The work you have undertaken has been fantastic and will benefit many of our residents."

If you have information about the sale of illegal tobacco in Croydon please report it via the Citizens Advice Consumer Advice line on 0808 223 1133.

# Disposable Vapes

Croydon Trading Standards have seen an increase in the sale and use of disposable vapes. These products contain nicotine and are subject to age-related restrictions: they cannot be sold to a person under the age of 18.

The proliferation of a wide range of products in a short period of time, coupled with high demand has led to an influx of products to the market, not all of which are legal in the UK. Many of the vapes have the number of 'puffs' a user can expect to get out of the device advertised on the packaging. The general guide is that if anything advertises over 600 puffs then it is not legal. For a vape to be legal in the UK the tank size must be no more than 2ml and the strength of the nicotine no more than 2%. If a vape advertises more than 600 puffs eg 800, 1500 plus, then the tank size must be bigger than 2ml to contain enough liquid to provide that many puffs. We have also seen products which have up to 5% nicotine which is illegal and dangerous. Any product sold in the UK should also have a UK address on it to show the 'responsible person/company' – this allows for traceability of the product.

Please see below for an example of a disposable vape that is not legal in the UK but has been found on sale in Croydon. The tank size is 4.8ml and the only address on the package is in China. Elf Bar 1500 (puffs) should not be on sale in the UK. There are Elf Bar 600 (puffs) which can be legally sold providing the nicotine strength and labelling is legal.



We are working with traders to remove illegal products from sale and educate them in regards to their responsibilities re vapes. If you are aware of any shops in Croydon selling vapes which are illegal (tank too large and nicotine too high) please report them to Trading Standards and include the name and address of the shop and a description of the product. In addition, if you are aware of any retailers selling vapes to underage persons please report this too.

The main way to report any issue to Trading Standards in the first instance is via the Citizens Advice Consumer Advice line on **0808 223 1133** or via their '**Chat Service**' or an **online reporting form** – all found at <https://www.citizensadvice.org.uk/consumer/get-more-help/if-you-need-more-help-about-a-consumer-issue/>

# Could you recognise a cloned company scam?



## Criminals are copying real website to steal savings

The National Economic Crime Centre is targeting baby boomers aged 55 to 70 years after latest figures from Action Fraud show more than £36 million has been lost to investment fraud via cloned company scams this year.

Data shows 34% of this age group were impacted by cloned company investment fraud in the first six months of this year, with average losses of £39,218 per victim.

Investment fraud by way of cloned websites has been on the rise in recent years, with Action Fraud reporting a total of £78 million lost last year – the year of the first coronavirus lockdown.

The crime is committed when fraudsters replicate or clone real company websites by using the name, address and 'Firm Reference Number' (FRN) attached to a company and authorised by the Financial Conduct Authority (FCA).

Once a fake website is up and running, fraudsters typically draw people in with adverts on search engine websites and social media.

The promise is usually of an attractive return on an investment, most commonly on bonds, cryptocurrency and ISAs.

Losses with one particular scam, which used the guise of a popular comparison website, recently totalled £750,000.

Victims of this scam described how they had searched online for investment opportunities, and were presented with an online form, similar to forms typically found on genuine comparison websites.

Those who completed the forms were then contacted by a fraudster purporting to be from a known investment firm. They were able to persuade the victims to invest their savings in non-existent bonds, quoting legitimate company details and even using the identity of actual employees of the company.

The National Economic Crime Centre (NECC), part of the NCA, is working with City of London Police to reinforce steps that the public can take to protect themselves.

1. Reject unsolicited investment offers whether made online, on social media or over the phone. Be cautious when dealing with large sums of money, even if you initiated the first contact.
2. Always check the FCA Register to make sure you're dealing with an authorised firm and check the FCA Warning List of firms to avoid.
3. Only use the telephone number and email address on the FCA Register, not the contact details the firm gives you. Look out for subtle differences such as letters replaced with numbers (e.g. S and 5, O and 0), additional words, or spelling errors.
4. If you have visited a website you think is suspicious, report it to the National Cyber Security Centre, using their quick and easy reporting tool at <https://www.ncsc.gov.uk/section/about-this-website/report-scam-website>
5. Consider seeking impartial advice before investing.

If you think you've fallen victim to an investment fraud, report it to Action Fraud as soon as possible online at <http://www.actionfraud.police.uk> or by calling 0300 123 2040.

## Green Home Scams

Citizens Advice recently published an article which stated that more than 19 million adults have been targeted by a green scam in the past year.

The charity discovered more than two thirds of adults are thinking about making their home more energy efficient in the next 12 months, but 36% said they have already been targeted by a green scam. More than a quarter clocked the danger, but an estimated 5.2 million people have already fallen for a green scam across the UK in 2021.

Email, phone calls and texts were the most common ways people were targeted. Over 55s were most likely to be targeted by phone, while under 55s were more likely to be targeted by email. However, you also have to be aware of the more traditional Door Step Callers who knock on the door and offer 'great savings if you sign up today' or offer a 'free no-obligation survey' just to get in the door. Many will imply they are linked to the Green Home Grant which has been discontinued or state they are working in conjunction with the local council when they are not. They also often try to get people to sign up to credit agreements which can see people paying high interest rates for sub-standard products or work.

### **To help yourself stay safe from scams consider the following:**

- **Do your research.** Before you buy anything, check the company or website you're using. Read reviews on different websites, ask for references, verify the company's details using external sources, and read any terms and conditions. Do not just rely on the fact that the company might appear on Companies House records – that does not necessarily mean they are trading legitimately.
- **Check certified schemes.** When looking for a trader to use, check certified approved trader schemes – see the list provided below:
  - \* **TrustMark** - [www.trustmark.org.uk/find-a-tradesman](http://www.trustmark.org.uk/find-a-tradesman) - **0333 555 1234**
  - \* **Buy With Confidence** – [www.buywithconfidence.gov.uk](http://www.buywithconfidence.gov.uk) – **01392 383 430**
  - \* **Which? Trusted Traders** - <http://trustedtraders.which.co.uk/> - **0117 405 4689**
- **Get written quotes and a contract.** Try to get quotes from at least three different contractors to help you decide if you're getting a fair price. Once you've decided, always get a written contract before you give a contractor the go-ahead. If something goes wrong it can help get what you paid for, or at least get some of your money back.
- **Pay with a secure method.** Credit cards offer the most protection, followed by PayPal or debit card. If you're paying for large home improvement works, see if you can pay in stages, and avoid paying for costs up-front where possible. Be very wary about paying in cash or doing bank transfers. Criminals often request cash upfront or request payment to bank accounts that are not in the company name or even their names. They will often launder money through other accounts so the crime is harder to trace back to them.
- **Be suspicious.** Scammers and rogue traders can be very smart. Take your time to make sure you're happy with your decision - if someone pressures you or contacts you out of the blue, it's most likely a scam. Be aware of people knocking on your door and telling you work needs doing to your home – genuine traders just do not behave that way.

If you've been scammed, talk to your bank or card company immediately if you've handed over any financial and sensitive information or made a payment. They may advise you report to the police.

To report a scam or ask for advice call Citizens Advice on 0808 223 1133 or head to <https://www.citizensadvice.org.uk/consumer/scams/check-if-something-might-be-a-scam/>

Text scams can also be reported to your mobile phone provider by forwarding the content to 7726. Copy the content, open a new text, paste in and send. They will respond by asking you to text the number you received the scam text from.

Email scams can also be reported simply by forwarding to [report@phishing.gov.uk](mailto:report@phishing.gov.uk)

# Ongoing effects of COVID-19 pandemic impacting puppy purchases



The Chartered Trading Standards Institute (CTSI) is issuing a warning about the impact of the COVID-19 pandemic on the UK's puppy market.

Demand for a furry friend rises during the holiday season, and the isolation brought by pandemic lockdowns and new remote ways of working has increased demand throughout the past year. These changes have led to puppy prices soaring since 2020, presenting opportunities for unscrupulous sellers to profit significantly from mistreated animals. This has also impacted animal shelters, where there have been multiple reports of facilities running "at capacity" this year.

According to Animal and Plant Health Agency figures, more than 66,000 dogs were commercially imported into the UK last year, of which 843 puppies were seized at the border, up from 324 in 2019 - an approximately 260% increase. The UK Government is considering legislation to provide greater protections for imported animals, including puppies. At the same time, the Local Government Association put out a call to the public to avoid criminal sellers.

CTSI is distributing an infographic through its social media channels that cover the following topics:

- advice on what to look out for when purchasing a puppy online
- how to spot a puppy farm or smuggler
- the importance of checking credentials
- how to flex your consumer rights when making the purchase and where to report issues

Paula Boyden, Veterinary Director at Dogs Trust, the UK's largest dog welfare charity, said: "Buying an illegally imported puppy has huge implications for both the pups - who have to travel miles across borders in awful conditions - and the mums who are basically breeding machines. The sellers and importers care little for the dogs' welfare and just want to make a quick buck. As a nation of dog lovers, we can help stem this problem and put a stop to the suffering of dogs.

"We urge people to be patient when considering welcoming a puppy into their lives and follow our advice, which includes visiting the puppy at home with their mum and siblings more than once, checking all paperwork carefully, and if something doesn't feel right, walk away and report it to your local authority's Trading Standards or the RSPCA. If it seems too good to be true, it probably is."

Diane Bryson, Strategic Intelligence Analyst at Trading Standards Scotland, said: "Over the past year, the high demand for pets during lockdown has seen puppy prices rise dramatically and encouraged illegal traders to accelerate their activities. The current demand for dogs is outstripping legitimate supply. The current marketplace has been infiltrated by intensive breeding establishments, inappropriate rehoming, illegal importation and unlicensed undisclosed businesses. Illegal puppy farming across Scotland alone is estimated to be worth 13 million pounds.

"Consumers who purchase animals from illicit dealers are in the vast majority of cases also being misled by acts of omission in relation to the provenance of the puppies they are buying.

"The illicit puppy trade is facilitated through online platforms, and it is highly likely that puppies being advertised in a misleading way is higher than reported. With the average cost of a puppy now being approximately £1875, consumers could end up being over £3000 in detriment as a result of purchasing a sick puppy.

If you think you've been mis-sold a puppy in England and Wales, call the Citizens Advice Consumer Helpline on 0808 223 1133 (0808 223 1144 for a Welsh language advisor).

Dogs Trust has lots of information on its website that can help people avoid being Dogfished and unintentionally fuelling the puppy smuggling trade, as well as information about what people should consider before buying or adopting a puppy. To find out more, visit [www.dogstrust.org.uk](http://www.dogstrust.org.uk)

# Small, High-Powered Magnets.....Be Aware!



We increasingly see small, high-powered magnets in our everyday lives, on fridges, in adult desk toys, or used as fashion and party accessories. But did you know that if they are swallowed, they can badly injure, or even kill? This advice will help you to keep your child safe.

## **The dangers of loose magnets**

If a child swallows magnets, they can be forced together in the intestines or bowels, squeezing the tissue so that the blood supply is cut off. Ingesting magnets can cause significant internal damage within hours and be life-threatening.

Small magnetic products can also be choking hazards. Keep all magnets out of a child's reach.

## **How to keep children safe**

### **Check your home**

If you have toys or adult desk toys with small magnets, a magnetic sphere construction set, or keep magnets on your fridge, then move them out of the reach of small children. If a toy is faulty and magnets have come loose, get it fixed or dispose of it safely. Don't attach magnets to glassware as they can become loose and then easily swallowed. Report any product that you think is unsafe to your local Trading Standards team.

### **Talk to children about the dangers**

Using magnetic products as fake piercings, on the tongue, mouth or nose, increases the risk of inhalation or ingestion. Discuss with children and teenagers why small high-powered magnets are dangerous, and why they shouldn't use them as fake piercings on their body, or as decorative items on glassware.

### **If you suspect your child has swallowed a magnet**

If you think your child has swallowed a magnet, take them straight to the nearest A&E or call 999 for an ambulance.

Symptoms may not be obvious. Your child might:

- have stomach pain
- be vomiting
- have a fever
- be pointing to their throat or stomach

Unclear or fluctuating symptoms mean it's important to be vigilant.

## ***A Friend in Need is a .....Fiend??***

This Service received a report from a mature student, panic stricken because their bank account had been closed and they couldn't open an account elsewhere as they had a fraud note on their credit score.

It transpired that the mature student had for some time been using the money transfer service at a local shop to send funds to their family abroad. The shop was always diligent when they used the service, checking their ID as so forth; and they were on friendly first name terms with the staff member that they dealt with.

One day whilst in the shop, this staff member mentioned that they were due to receive a large sum of money, but that because their bank account was only a student one that was up to its limit, they could not receive the money. Our victim, also holding a student account, showed sympathy for his predicament and the staff member was quick to ask if they could assist him by receiving the money on his behalf and then forwarding the funds on to him.

Our victim thought this was a genuine request and believing the staff member to be honest, given his experience of the checks made whenever he used the money transfer service, agreed to assist by receiving the funds for the staff member and gave him his bank account details and mobile number.

As they exchanged messages, our victim became nervous, but was re-assured that everything was legitimate. He then told the staff member that he had changed his mind and was informed that it was too late; nor would they send him a copy of the ID of the person transferring the money to his account. The money arrived and he sent it on the staff member's business. Then more money arrived in his account without him knowing and was forwarded on to a foreign account, but not by him. He realised things were out of control.

A few weeks later he received a letter from his bank advising that his account had been closed, having been used fraudulently. Unable to receive payment from his employer as he had no account for it to be paid into, or pay his rent, he approached other banks only to be declined because of the fraud allegation on his credit score.

Mercifully, with assistance, he was eventually able to have the fraud marker removed and then open another account elsewhere. But it was a frightening lesson learnt and he won't be helping anyone in this way again.



**TO STOP FRAUD™**

**Take Five to Stop Fraud campaign to keep themselves safe from fraud.**

- **Stop:** Taking a moment to stop and think before parting with your money or information could keep you safe.
- **Challenge:** Could it be fake? It's okay to reject, refuse or ignore any requests. Only criminals will try to rush or panic you.
- **Protect:** If you think you've been a victim of fraud, contact your bank immediately and report it to Action Fraud online at [actionfraud.police.uk](http://actionfraud.police.uk) or by calling 0300 123 2040

## Victims lost over **£15 million** to criminals offering bogus investment opportunities



Action Fraud is warning romance seekers to be cautious when using dating platforms, as new data reveals criminals have already conned over £15 million out of unsuspecting lovers with bogus investment opportunities.

Data from the national reporting centre for fraud and cyber crime reveals that £15,665,332 has been lost this year to criminals offering bogus investment opportunities on dating platforms, with an average loss of £15,936 per victim.

Almost a quarter (23 per cent) of victims were aged 30 to 39 years old, and around two thirds of victims (60 per cent) were aged 30 to 59 years old.

While the vast majority of investments offered are in cryptocurrency, victims have also handed over money believing they're investing in other commodities, including shares and stocks, gold and raw materials.

Victims have reported being approached on dating platforms by criminals, who at first will engage in typical conversation in order to build a trusting relationship. Once this relationship has been formed, the fraudster will change the topic of conversation to an investment opportunity that they claim can help make the victim money.

The victim is then persuaded to continue the conversation on a secondary messaging platform – which often cannot provide the same level of safety as dating platforms – as the end-end encryption they use prevents the secondary platform from having any visibility into the content of these messages.

Eventually, the victim is persuaded to transfer funds to the fraudster for what they believe to be a legitimate investment opportunity. In reality, the money is pocketed by the criminal as the investment opportunity isn't legitimate.

In some cases, victims have been deceived into transferring funds on multiple occasions, having been told their initial investment was successful. In other cases, victims have been told they cannot access their investment without paying numerous charges such as transaction fees, security deposits and currency conversion costs.

The fraudster will typically cut all contact when the victim refuses to transfer more funds, or says that they've run out of money.

### **How to protect yourself**

- No matter how long you've been speaking to someone online, if you haven't met them in person, do not send them any money.
- Don't be rushed into making an investment. Be wary if you're being pressured to invest quickly, or promised returns that sound too good to be true. Take time to do your research.
- Research the person you're talking to, as their photos may not be genuine. Performing a reverse image search can find photos that have been taken from somewhere, or someone, else.
- Be suspicious if you are contacted out the blue about an investment opportunity. Always seek advice from friends or family and consider getting independent professional advice before making a significant financial decision.
- Stay on the site's messaging service until you meet in person. Criminals want to quickly switch to other platforms that are less well regulated and have stronger encryption, so there's no evidence of your conversation.
- You can check if an investment opportunity you've been offered could potentially be a scam by visiting the Financial Conduct Authority's (FCA) ScamSmart website.
- Most online platforms have a reporting tool which you can use if you suspect someone online is using pictures that don't belong to them, you are suspicious of their behaviour, or they have asked you for money. Reporting their user profile means it can be blocked, which helps protect others.

## Cruel Bank Frauds Continue

A horrible bank fraud was recently reported, whereby persons impersonating Police officers telephoned a Croydon resident claiming to be investigating counterfeit bank notes that had been paid into their account. They gave the resident a number to ring to verify that they were Police officers, but the call went back to them as they had not hung up the phone at their end; and swore them to secrecy, not even their partner could be told about this undercover investigation.

They instructed the resident to withdraw large sums of cash from banks where an account was held and asked for the serial numbers on several notes from each. Confirming that these were counterfeit notes, they then arranged collection of all the cash and the money was lost.

A day or so later, as the resident waited for the outcome of the Police investigation, they received a call from someone claiming to be from their credit card company, querying several transactions apparently made using their card. When the resident said that they hadn't made those purchases, they advised that there was a problem with their credit card and arranged for it to be collected immediately which they did. Later that day, the resident became uneasy and spoke their partner about the Police investigation and the credit card problem, they realised that they had been scammed. They contacted their credit card only to find that the fraudsters had already spent thousands of pounds using their card.

### Remember:

- The Police will not ask you to assist with bank investigations
- Banks will not ask you to assist them with their investigations
- Neither will ask you to withdraw sums of cash from your account and hand it over to them
- Neither will ask you to transfer money to other accounts
- Banks will not create new accounts for you to transfer your money into, because yours has some sort of 'problem'

If anyone telephones you claiming that they are investigating problems with your account or your bank and asks you to withdraw cash or transfer money – **HANG UP.**

- Do not continue to speak to them on the telephone
- If they ring again, ignore the call
- Go to your bank in person and talk to them face to face about the call that you have received
- If this is not possible, then ring your bank from a different telephone – in case the fraudsters are still on your phone line, using a contact number that you have for them and discuss the call with them
- If there is a problem with your account, etc, the bank will ask you to visit a branch to discuss it so that you know that you are dealing with genuine bank staff

### Was this bulletin helpful?

• **Contact Trading Standards to request a free door sticker advising cold callers that they are not welcome. If you are a victim of scam mail, contact us to receive a free copy of our toolkit on how to avoid falling victim and how to stop the letters.**

• **Additionally, please let us know what you think of this bulletin and what Trading Standards topics you would like to see covered in future editions.**

• **Contact Trading Standards: Tel: 020 8407 1311  
Email: [trading.standards@croydon.gov.uk](mailto:trading.standards@croydon.gov.uk)**

• **Citizens Advice Consumer Service: Tel: 0808 223 1133  
Web: [www.citizensadvice.org.uk](http://www.citizensadvice.org.uk)**