

73) INCREASED RISK OF SCAMS - The latest in a series of articles by Iain Gregory of Caithness CAB

Have you ever seen the movie "Snakes on a Plane"? Whilst in North Africa during WW2 my father took off one morning, climbed to patrol altitude, and settled back for an hour or so of wandering happily around, scanning the skies for anything belonging to Herr Goering. He suddenly became aware of movement on the cockpit floor and found that a large, and very venomous, snake had appeared from wherever it had been hiding. With the usual family habit of not messing about if threatened, he fished out his pearl handled revolver, (liberated from the USAAF), took careful aim and was just about to pot the intruder when he realised that discharging a Colt 45 in a fully fuelled and armed fighter plane might have disappointing results and not just for the snake. A very swift landing followed and he was out of the cockpit before the plane had finished rolling.

The reason I mention this is because had he not thought twice I would not be writing this piece. It is always a good idea to consider carefully before acting and, as Christmas approaches, we all need to be very aware of the increased risk to our security. Sadly, this is a time of year when some very naughty little elves do their best to scam citizens and at CCAB we are hearing of a few attempts to do just this.

For a start if you get phone calls or emails purporting to come from your bank or credit card provider asking for personal data, you can rest assured that this is a scam and that someone is trying to steal your money and details. Always hang up, do not provide any information and never, ever open email attachments. It does not matter how convincing the caller is, or how genuine the email appears to be, just stop, think twice, and do not engage. Thousands of people will have ordered goods online from perfectly reputable traders, but the criminals know this and will send emails or make phone calls at random to "discuss your recent order with us". And let's face it there is a good chance that you have indeed placed orders with the company mentioned and might well think that the call is genuine and that the polite request to confirm your card details is genuine. It isn't. Always hang up and contact the real firm via a trusted and known number.

We also know that there will be numerous consumer complaints after Christmas, when people find goods to be faulty, not fit for purpose or not as described, and the Consumer Rights Act 2015 is there to protect you, and CCAB are here to assist. And remember that if you are making a purchase between £100 and £30,000 and you put £100 or more of the total on your credit card, then the card provider has joint and several liability under S.75 of The Consumer Credit Act 1974 - for the whole transaction - and we can pursue them as well as the trader. Even if the cost was less than £100, or if you paid by debit card or used Paypal, then there are options and we can advise you. It can get complex so please contact us.

So, please have a safe and Happy Christmas and I intend to think, once only, about an early festive malt. Or two