

# ***Information Network Bulletin***

***Edition 1- 2024/25***

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.

## **Ticket Fraud**

Thousands of music, sports and other fans resort to social media and online marketplaces when the tickets they want have sold out. Many advertisements are genuine, but many others are not, with buyers facing losing both their money and the chance to see their event.

With sell-out concerts like Glastonbury and Taylor Swift as well as the Euro 2024 football championships in Germany coming up, make sure you:

- Buy tickets only from the venue's box office, promoter, official agent, or reputable ticket exchange site.
- When possible, pay for tickets by credit card for increased protection over other payment methods.
- Never pay a company or someone you don't know for tickets by bank transfer. The responsibility for losses lies with you, and your bank isn't obliged to give you your money back.
- Before buying tickets online check that the website is genuine (carefully enter the address yourself, not from a link) and secure ('https' and a locked padlock) and log out when you're done. Check the site at [www.getsafeonline.org/checkawebsite](http://www.getsafeonline.org/checkawebsite)

If you think you've been a victim of ticket fraud, report it to @actionfrauduk at [www.actionfraud.police.uk](http://www.actionfraud.police.uk) or by calling 0300 123 2040.

**Thousands of people every year in the UK  
report being scammed when buying tickets.**

**Don't become a statistic ...  
read our expert advice.**



[www.getsafeonline.org/tickets](http://www.getsafeonline.org/tickets)

#TicketFraud

# Sale of Second Hand Cars

Used cars remain at the top of the list of complaints received by Croydon Trading Standards. Although most businesses trading from forecourts are generally compliant, understand the law and offer good customer service, there are still a large minority who are not so law abiding.



This is particularly the case for small traders who have no High Street presence and who sell their cars online, often from home but arrange to meet potential purchasers at pre-arranged sites away from their residence.

Although all businesses are supposed to disclose their particulars on any website, the use of Facebook and Instagram is becoming more common and makes it harder for consumers to obtain the true identity of the seller. An email address and/or telephone number is never sufficient in the event of issues arising with the car.

Although consumers should always have realistic expectations about used cars, they are entitled to expect a vehicle which at minimum is as described and is of satisfactory quality. Satisfactory quality means that the vehicle you purchase should be of a standard that a reasonable person would expect, taking into account a number of factors including the vehicle's history, age and value.

For example, an old car with a high mileage cannot be expected to be as good as a newer car with lower mileage, but should still be fit for the road. Similarly, it is likely that for an older car wear and tear must be expected, reflecting its age.

Croydon Trading Standards monitor complaint levels from local used car businesses. When identified, all businesses are sent comprehensive advice and this is taken into account if and when complaints are received.

In some cases, Trading Standards use a formally trained vehicle inspector who can look at vehicles on site and assess their safety. In two recent visits to businesses within Croydon, two vehicles at each site have been suspended for safety reasons and can only be sold once the issues identified have been rectified.

Full advice on what to look for and what to expect when purchasing a cheap used car can be found at –

<https://www.croydon.gov.uk/business-licences-and-tenders/trading-standards/trading-standards-consumer-advice-and-guidelines/consumer-advice-goods-services-and-safety-recalls/advice-and-support-citizens-advice>



# Croydon retailers prosecuted for illegal vapes and sales to young people



Businesses in Croydon have been fined for the sale of potentially unsafe products and for selling alcohol and vapes to young people under the age of 18.

Croydon Council's trading standards service has again been working hard to keep the borough's residents safe by bringing enforcement action against sales of potentially unsafe products and sales of age restricted goods to young people under 18 – which can include knives, alcohol and vapes.

Waheguru International Ltd. in Central Parade, New Addington, was prosecuted at Croydon Magistrates Court on Monday 25 March.

The court heard that a total of almost 3,000 non-compliant and therefore potentially unsafe vapes were seized and destroyed after the first visit by trading standards. The company was given a warning and product checklist and guidance about the legal requirements of vapes. However, during the second visit, 671 illegal vapes were found. The second visit and seizure led Croydon trading standards to bring a prosecution case against the company.

Waheguru International Ltd. was found guilty of four offences; offering for sale products without the required health warning displayed; offering for sale products without the relevant GB (Great Britain) contact displayed; offering for sale products with a higher concentration of nicotine than permitted, and offering for sale products with a larger than permitted volume of nicotine containing liquid.

Magistrates issued a fine of £768, a surcharge of £307 and a contribution of £6,000 towards costs. The total amount to be paid by the company is £7,075.

Croydon trading standards have also been working with volunteer teenagers to carry out test purchases in Croydon. Two premises – the Spam Jalaram Convenience store in Whitehorse Road, and the Baltic Staff Food store in London Road – both sold age restricted items during the test purchases.

Spam Jalaram Convenience Store sold a Pineapple Ice Vape to a 15-year-old volunteer during a test purchasing exercise despite relevant training courses on the sale of age restricted products being offered to them prior to that. Spam Jalaram was found guilty on 26 February at Croydon Magistrates Court for the sale of a vape to a person under 18 and sentenced to financial penalties totalling £1,693.

Baltic Staff Food Store sold alcohol to an underage test purchaser. On 29 January, Croydon Magistrates Court found Baltic Staff Food Store guilty of selling alcohol to a child and imposed penalties totalling £3,310.80

The council will be carrying out further enforcement activities as well as providing licensing support and advice in local neighbourhoods during blitz clean ups.

# Are You Getting Your Full Measure?

New research recently published by the Chartered Trading Standards Institute (CTSI) has found that over two thirds (70%) of beer and wine, checked by Trading Standards professionals, is short measured.

A short measure means that the beer or wine the customer receives is less than the prescribed quantity required by The Weights and Measures (Intoxicating Liquor) Order 1988. These quantities vary depending on the drink served, but include pints, half pints for beer, and 175ml glasses for wine.



Most beer drinkers will probably at some time been exercised by the amount of froth on the head of their favourite brew. Although, legally, the head is included in the pint, it is expected that publicans should “top up” the measure where the consumer feels that the froth is excessive.



The issue of short measures in wine and spirits are not as widespread as for beer, but have their own problems. Consumers will be aware that wine is served to them in different ways. Many pubs and bars will have spirit measuring instruments often known as “optics” for their wine, serving the prescribed amounts (usually 125ml or 175ml).

However, freestanding “thimble” type measures – provided they are stamped - are widely used, but the accuracy of the amount served is reliant on the server ensuring that the measure is both fully topped up and served without spillage.

This may not be so much of an issue on a quiet night in a pub, but may well be in a busy bar where customers want their drinks without delay.

Potentially of concern for younger customers is that the CTSI also found a generational divide, with those aged under 45 three times as likely, compared to their elders, to support bars and pubs being able to pour spirits without a spirit measure, which can only lead to errors in amounts served.

Given that the price of alcohol is now at an all-time high and research from this project found that short measure for beer and wine respectively averaged 4% and 5%, with deficiencies found up to 15%, the potential detriment to the consumer is clear.

Indeed, based on the survey results, it is calculated that the average beer drinker will be out of pocket by £88 per year, whilst the average wine drinker will lose £114 per year. The total figure for detriment to consumers, based on on-trade sales figures from 2021 provided by the British Beer and Pub Association, is suggested to be over £250 million per annum.

Croydon Trading Standards advise that if you feel you have been given a short measure, you should ask the bar staff for an immediate top-up. You are well within your rights to do this, and the staff should comply and fulfil this request.

If you get a negative reaction or have any other issues you should initially call the Citizens Advice Consumer Service (CACS) on 0808 223 1133 who will pass the information onto ourselves for consideration.

# How crypto investment scams work - advice from the Financial Conduct Authority

Crypto investment scams are on the rise. Reports to the Financial Conduct Authority about these scams have more than doubled since 2020, so it's important to know what to look out for.

Fraudsters tend to advertise on social media, often using images of celebrities to promote the fake investments. But they may also target people searching for investments online, through search engines like Google and Bing.

The scam adverts often link to professional-looking websites, where fraudsters may manipulate software to fake prices and investment returns. Once you've invested, the scammers may act quickly, closing your account and taking your money. Or they may continue the pretence, to encourage others to invest. You may not even realise you've invested in a scam until you try to sell your investment.

## How to protect yourself from crypto investment scams

Most crypto-related activities aren't regulated in the UK. This means that if you invest in crypto, you generally won't have access to the Financial Ombudsman Service if you want to complain.

You also won't be protected by the Financial Services Compensation Scheme (FSCS) if the firm goes out of business. This means it's unlikely you'd get your money back.

## Watch out for the warning signs

- Have you been contacted out of the blue?
- Are you being pressured to invest quickly?



Are you being promised investment returns that sound unrealistic?

If you answer 'yes' to any of these questions, be extremely cautious. Remember, if an investment opportunity sounds too good to be true, then it probably is.

## Check the Financial Services Register

Firms offering crypto products in the UK must be registered with the FCA or have permission to promote them. The Financial Services Register will show you which firms are registered, and which firms are operating without permission.

- Search for the firm by name, or by using its firm reference number (FRN).
- If the firm is registered, check what activities and services it has permission for.
- Check the firm's contact details and make sure they match the contact details you've been given.

If you can't find a firm on the FS Register, it's unlikely the firm has permission to offer you crypto products and **you should avoid using the firm.**

## Search the FS Register

**But remember, just because a firm is registered, doesn't mean you'll have access to the FSCS or the Financial Ombudsman if something goes wrong.**

## If you've been scammed

If you're worried about a potential scam, or you think you may have been contacted by a fraudster, you can report it to the FCA. Call **0800 111 6768** or use the contact form to get in touch.

If you've already invested in a scam, it's important to remember that fraudsters may try to target you again, or sell your details to other criminals.

The follow-up scam may be completely different, or it may be related to the previous fraud. It may include an offer to get your money back or an offer to buy back the investment after you pay a fee.

# Sun creams : What you should know?

## SPF, UVA and UVB ratings explained

The sun protection factor (SPF) indicates the amount of protection sun creams offer against UVB radiation. It tells you how much longer skin that's covered with the sun cream takes to redden in response to UV, compared with unprotected skin.

## What factor sun cream should I use?

The NHS and Cancer Research UK both recommend you pick a product with an SPF of at least 30. If your skin burns easily, it's best to stay on the safe side and opt for a higher SPF.

Generally, kids and facial sun creams are at least SPF50, because kids skin is more sensitive, and our faces are typically more exposed to the sun.

UVA (ultraviolet A) is a type of ultraviolet radiation from the sun, which has been linked with premature ageing. Both UVA and UVB have been linked with skin cancer.

UVB (ultraviolet B) is another type of radiation from the sun and is the main cause of sunburn. It has a shorter wavelength than UVA.

The UVA seal indicates that a product meets the EU recommendation for sun creams to offer a UVA protection factor equivalent to at least a third of their SPF.

However, some products in the UK display the Boots star rating for UVA instead. The protection claimed by these products is higher than the minimum required by the EU.



## Chemical vs physical (mineral) sun screen

Sun cream provides protection from sunlight using UV filters. These are classified into two types: chemical and physical – also known as mineral – sun cream.

Sun creams may use one type of UV filter or a combination of the two types.

While chemical and physical UV filters have the same purpose (to block UV rays) they do it in different ways.

## How to use sun cream

The UV index gives a good indication of whether you need to apply sunscreen on any given day. The index ranges from low (a rating of one or two), to very high (eight and over). If the index is three or greater, it's worth considering using sunscreen – particularly if you burn easily.

Chemical sun creams absorb UV rays and release the energy as heat. Physical sun creams create a barrier on the skin that acts like a mirror, reflecting and scattering the UV light.

Physical products reflect visible light as well as UV, which can make the formulations opaque and leave a white residue on the skin. Some formulations use tiny nano-particle versions of the mineral blockers (titanium dioxide and zinc oxide), which scatter visible light rather than reflect it to get round this.



## How to apply sun cream properly

It's best to first apply sun cream 15 minutes before you head outside. Experts recommend that you then reapply it every two hours, but you may need to reapply it sooner than this if you go swimming, are active or sweat a lot.

It's very unlikely you're applying too much. The World Health Organization (WHO) recommends 35ml for the whole body – that's around seven teaspoons' worth: one for the face/head and neck, one for each arm and each leg, and one each for your front and your back.

Not applying enough sun cream reduces the level of protection you'll receive. According to the WHO, applying a smaller quantity of sun cream leads to a disproportionate reduction in protection – if the quantity applied is reduced by half, protection may fall by as much as two thirds.

If you are going to be out in the sun for long periods of time, don't just rely on sunscreen to protect you. Make use of hats, clothing, and shade where possible to protect yourself. Wide-brimmed hats that shade the back of your neck are preferable to baseball caps. Sunglasses are also important to protect your eyes.

## Does sun cream go out of date?

Yes. Before using a sun cream, check the bottle for a 'period after opening' symbol. This will tell you how long it can be used after opening.

Storing sun cream at high temperatures or in direct sunlight can decrease its shelf life, and older products may not work as well. So if you took last year's sun cream to the beach with you, it's probably time to buy a new bottle.

Since 2018, the Cosmetic, Toiletry and Perfumery Association (CTPA) has brought out guidance encouraging a shift from once-a-day claims to 'durable' sun cream, with more guidance given on when reapplication is necessary, but we're still seeing plenty of claims that are similar to 'once-a-day'.

Remember, sun cream is just one part of staying safe in the sun and it's also really important to encourage kids (and adults) to:

- Cover up with loose clothing.
- Wear a hat and sunglasses.
- Avoid the hottest part of the day and seek shade.
- Keep hydrated.

## **Car Hire Abroad**

Which? Consumer magazine have carried out investigations into complaints from customers of car hire companies that operate abroad.

One company in particular was subject to a large number of complaints and ranked very low on customer satisfaction. Goldcar, which operates in countries such as Spain, Portugal, France and the US, achieved an overall score of 52 per cent in the annual report by consumer group Which? The company operates at more than 115 locations in countries popular with UK tourists. It was awarded just two stars out of a possible five for value for money, car description matching reality, record given of damage to car, and customer service.

One fifth (20 per cent) of respondents who used Goldcar said they had issues with the condition of the car, and 23 per cent reported being charged extra either when they picked up or returned the car.

Which? said its previous investigations also found cases of the business engaging in “pressure selling tactics” to encourage customers to buy extra insurance at the desk.

The car hire company with the second-lowest overall score was Dollar (56 per cent), followed by Record Go (57 per cent), Budget (61 per cent) and Sixt (64 per cent).

Rory Boland, editor of Which? Travel, said: “Booking car hire should be straightforward, but all too often it feels like the wild west, with travellers lamenting fraught experiences, poor customer service and spurious fees.

“To ensure you have the best possible experience this summer, make sure you book with a reputable firm.”

A spokesperson for trade body the British Vehicle Rental and Leasing Association said: “Customers can take a number of steps to make their rental experience as positive as possible.

“Booking early secures a good price for the desired vehicle.

“Understanding what is included with the price and the level of risk being taken on is also essential.

“The company is providing access to a high-value vehicle and it is important that drivers understand their responsibilities.

“Only then can they make informed decisions.”

**Croydon Trading Standards are continuing their work to remove illegal tobacco from the borough. We have recently found illicit tobacco and banned oral tobacco in self-storage facilities and small shops. We also had reports of some small shops selling single cigarettes – this is also illegal.**

**If you are aware of any shops or traders selling illegal tobacco, which 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 sale of illegal tobacco products undermines legitimate traders, puts peoples health at risk and puts traders at risk of prosecution and having their alcohol licence reviewed if they are found to be supplying illegal products.**

**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/>**

**Alternatively, you can email us at [trading.standards@croydon.gov.uk](mailto:trading.standards@croydon.gov.uk)**

## How low will scammers go to take your money?



Sadly the answer is VERY. Croydon Trading Standards have heard of a scam that stoops to new depths, targeting the friends and relatives of deceased persons.

Advances in technology has for some years enabled persons unable to attend funeral services to live-stream them, allowing them to pay their last respects to relatives and friends. It is a service offered by funeral directors that brings comfort to those too far away or in too poor health to be able to attend in person, to pay their last respects.

It is therefore shocking to hear that persons grieving over the loss of loved ones have received invitations via social media to live-stream a funeral that they are unable to attend.

On the day of the funeral of deceased gentleman, his family and friends received a notification on social media inviting them to join a live stream.

The message was initially thought to be from the funeral directors, who were running a legitimate streaming service, but mourners who clicked on the link discovered they were being asked for their bank details.

The scammers had used a picture of the deceased gentleman in the message and they knew the date of the funeral, so recipients briefly believed it to be genuine. But once they realised that it was a scam they alerted all of those who had been sent the link.

Whilst in this instance it was thought that no one had handed over any money, it was the lowest of the low to target people when they were having to deal with such a difficult situation. Victims might well fall prey to fraudsters as they refuse to believe anyone could be so cruel as to attempt a funeral scam.

Advice is that no funeral director is going to send you a friend request for a live stream or ask you pay money to watch a live stream.

Should you receive such an invitation, please report it to Action Fraud on

<https://www.actionfraud.police.uk/> or 0300 123 2040.

**ActionFraud**  
Report Fraud & Internet Crime  
[actionfraud.police.uk](https://www.actionfraud.police.uk/)

## Keep up with your paperwork – it may save you money!

Over the last few years we have all seen the cost of living rocket, with everything shooting up in price. Insurance premiums have been no exception, even if you have had no claims or made any changes to your cover you will have noticed the cost of your premiums rising substantially year on year.

As such, even the more timid amongst us are contacting our insurance providers to haggle down the cost of our annual premiums; and that should be the end of it till next year ... or is it?

A resident recently shared the unpleasant surprise they got when they spent a wet afternoon catching up on their paperwork at home. It was sheer chance that having just filed away their house insurance renewal, they happened to glance over their bank statement for the following month. As they looked over it, it occurred to them that the direct debit for their house insurance looked higher than remembered it, so they dug out the insurance paperwork to check it.

Good thing, as they found that although they had managed to reduce their annual premium their insurance company, a reputable high street name, had not reduced their monthly direct debits to reflect the new lower premium for the year! So they would have saved nothing at all.

So whilst it may be boring, it is always worth keeping an eye on our outgoings, as it seems that even automated systems are only human after all!



## **Croydon Trading Standards talk at the SPRA AGM**

Croydon Trading Standards was a keynote speaker at the Shirley Park Residents Association (SPRA) AGM in May 2024. They explained the role of the Trading Standards Service how its Team, acts as a Criminal Investigation Unit and can directly bring prosecutions when appropriate without involving the Crown Prosecution Service. They aim to ensure that businesses within the Borough trade fairly, honestly and safely and comply with all relevant law. The staff offer advice and guidance, undertake inspections, make test purchases (eg for age restricted products) and when necessary, undertake enforcement action. They have a Responsible Retailers scheme for items such as knives, and they tackle door step crime and the sale of counterfeit goods. In all this, they work with the Citizens Advice Consumer Service, the National Trading Standards team, the Police, Adult Social Services, financial institutions such as banks and the voluntary sector eg Age UK, tackling issues ranging from the illegal selling of knives, vapes and alcohol to under age customers, to bogus roof or driveway repairs, to cost of living frauds about tax rebates or council tax refunds, and more.

Trading Standards officers spoke of the public's reluctance to report frauds because of feeling embarrassed and stupid, but stressed that the fraudsters are very skilled and often put pressure on consumers for a quick response. We shouldn't blame ourselves for falling for them, but rather blame the criminals. We were urged to Stop, Think, Fraud, to Take Five Minutes to think, and to Tell someone. If an email or text offer seems too good to be true, it probably is ...we should not take anything at face value but check spellings, font, colours etc and if we have any doubt, not click on any links. Our bank PIN should never be given to anyone and we shouldn't buy gift cards or vouchers for someone we have not met.

For those who think they may have been scammed, the recommended course of action is to phone your bank using the number off the back of your bank card; to change your computer log in and passwords and to run a virus check, but above all to report the fraud to Action Fraud. It is thought 94% of fraud is not reported because of embarrassment, which makes it much harder for the authorities to tackle the problem.

Useful leaflets with phone numbers (Citizens Advice Consumer 0808 223 1133; Action Fraud 0300 123 2040 etc) and jingle bells to attach to bags or purses were available to take away.

If you would like Trading Standards to do talk at your event or meeting, please email Trading Standards on [trading.standards@croydon.gov.uk](mailto:trading.standards@croydon.gov.uk)

### **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)**

# Protecting Your Money On Holiday Before You Leave The Country

At this time of year we all like to think about being on a sunny beach with your loved ones around us far away from home and the worries of everyday life. Holidays should be a wonderful part of our life. However experience tells us at Trading Standards that it can all start to unravel even before we are near the airport lounge.

With the demise of the traditional high street travel agent booking your holiday is now a process most of us do ourselves online. This can be confusing with so many choices of places to go and traders to book with, and this can be the time it all starts to go wrong and unravel without us knowing about it. However, there is good news, there are two simple rules to make sure that any worries you have are to do with meeting the baggage limit and not losing everything before you get there.

First of all, let us introduce you to two organisations and what they do.

The first is the **Association of British Travel Agents** known as **ABTA** and then the **Air Travel Organisers Licence** known as **ATOL**.

**ABTA** provides protection that if your travel company goes bust, you're entitled to your money back and this includes any accommodation costs. If you're already on your holiday, your passage back to the UK will be protected. This means that if anything happens before your holiday you get your money back or if you're already there you can relax and know that the important things are covered.

**ATOL** protection covers you before and during your trip. When you purchase a trip that is ATOL protected, you will receive an [ATOL Certificate](#). It will show you who and what is covered, as well as provide guidance on what to do if your travel company stops trading as an ATOL holder. We recommend that you always keep a paper or digital copy of this certificate saved with you. The scheme is designed to reassure you that your money is safe, and will provide assistance in the event of an ATOL holder failure.

However you book your holiday make sure that whoever you book it with is either an ABTA or ATOL member so you will be setting off on the right foot. Doing this will protect you and your money and let the only worry about your upcoming holiday be getting your choice of bucket and spade in your baggage.

