

SEPTEMBER 2023

ECW

ESSEX COMMUNITY WATCH MAGAZINE



MORE PEOPLE BUYING ILLEGAL CIGARETTES - SEE PAGE 4

NEWS IN BRIEF

NHS lost £600,000

A COUPLE have been 'cleared out' by Bitcoin scammers who stole £45,000 after falsely claiming to be endorsed by money saving expert Martin Lewis.

Tony and Eloisa Johnson have been left 'traumatised' and financially crippled by the fraudsters who offered to double or even triple their money.

Mrs Johnson, a 45 year old nurse, clicked on a Facebook link thinking everything was above board, but things soon spiralled when she was pressured into downloading apps which the criminals used to monitor financial activities.

Loans were taken out in her name and they paid themselves the money, racking up the £45,000 bill.

Martin Lewis scam adverts are commonplace on Facebook, MSN News and Yahoo, and are now also common on Google and Twitter.

Fraud on the rise

IN 2022/23 the Financial Ombudsman Service received 21,918 fraud and scam complaints, a rise of almost a fifth compared to the 18,450 a year earlier.

The FOS also saw a higher proportion of complex scam complaints, the majority of which included an element of cryptocurrency.

There were 10,985 authorised push payment scams, a rise of 17% year-on-year.

The uphold rate for all fraud and scams, including APP scams, chip and pin fraud, ID theft and disputed transactions, was 45%. The uphold rate for push payment scams was higher at 54%.

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Shut down, the bounce back...

CHEATS

THE Insolvency Service has successfully secured the winding-up of 11 companies for their part in a scheme which orchestrated systematic fraud against UK taxpayers during the covid-19 pandemic.

Between them, the companies claimed £500,000 through the Bounce Back Loan scheme.

The companies claimed to be registered at various offices in Berkshire, Lancashire, London and other parts of the Home Counties.

However the Insolvency Service investigation could not identify trading premises for any of the businesses, nor that they had ever traded.

Nine of the companies were found to have claimed the maximum available £50,000 through the Bounce Back Loan scheme, with one company even claiming two loans.

Investigators found a host of links between the various companies, including the use of common addresses, with funds being moved between them before ultimately being transferred to entities registered in Hong Kong.

The companies were identified by investigators due to their links to five other companies that had previously been wound up by the Insolvency Service in 2021 and 2022. These had themselves been responsible for fraudulently claiming £250,000 between them in Bounce Back Loans and £350,000 in Small Business Grants.

The Official Receiver was appointed liquidator of the 11 companies closed down by the court at the hearing on 22 May 2023. The Official Receiver is working to trace the funds and those responsible, with a view to recovering the money.

Dave Hope, Chief Investigator at the Insolvency Service, said: "We want to ensure the UK is a safe and fair place to trade, and if there is evidence sham companies are operating and involved in the systematic abuse of taxpayers' money, we will take action to have them shut down. These rogue firms abused the government's support for genuine businesses in their time of greatest need."

Further two shut down

CK Sales Ltd and Lambden Smart Solutions Ltd have been wound up by the High Court. Both companies claimed to supply Personal Protective Equipment (PPE), which was desperately needed when the pandemic hit.

However, the Insolvency Service investigation found no evidence that either company had ever traded in the PPE supply market or any other area of business. Both companies were registered at addresses in Droylsden, Manchester.

CK Sales fabricated false lease documents and utility bills and sent these to at least 14 different local authorities to claim they were a business operating in their area, and to apply for grants under the Small Business Grant Scheme.



Latest burglary statistics prove to be a...

SHOCKER



WHICHEVER way you look at it, communities are being let down by the police as the latest crime statistics reveal the sorry state of Britain.

More than 200,000 burglaries – almost 600 a day – went unsolved last year, with 77 per cent of cases closed by police in England and Wales with no suspect identified.

Whether that is the fault of an incompetent police force, a lack of funding or a recruitment failure, these really are damning figures.

It means that 209,424 domestic break-ins, or 574 a day, went unsolved, the analysis of official data by the Liberal Democrats revealed.

Separate Home Office data showed only 5.1 per cent of 'violence against the person' offences led to a suspect being taken to court. For robbery the figure was 6.6 per cent and for thefts 4.3 per cent.

Across all types of crime reported last year, just 5.6 per cent led to a suspect being charged or summonsed – roughly the same as the previous year.

A further 4 per cent led to the offender being given a 'slap on the wrist' punishment.

It comes after Home Secretary Suella Braverman told police forces to concentrate on crimes which affect the law-abiding majority, rather than interfere in political causes.

She expressed particular distaste for officers pandering to road-blocking protesters and 'taking the knee' in support of Black Lives Matter.

Last October police chiefs agreed to send an officer to every burgled home – but the new commitment has yet to lead to an increase in solved crimes.

The Lib Dems are now calling for a 'burglary response guarantee' to be made law, requiring all such crimes to be attended – and investigated.

While the number of offenders brought to justice remains minuscule, recorded crime levels are reaching new highs. The overall number of offences logged by police hit 6.6million last year, Office for National Statistics data shows.

Violent crime surged by 20 per cent

compared with pre-Covid levels to a record 2.1million offences, a 5 per cent year-on-year rise.

Sex offences also hit a new high with 189,731 logged by forces, up 19 per cent on pre-Covid levels. The total included a 17 per cent increase in reported rapes.

And the number of car thefts hit 125,586 last year – up 26 per cent on the previous 12 months and the highest level since 2009.

But the police's clear-up rate was paltry. Just 2 per cent of the 66,813 vehicle thefts reported between April and December led to a crook being taken to court.

Of the remaining thefts, 70 per cent were closed without a suspect identified, 12 per cent were brought to a halt by 'evidential difficulties' and about 15 per cent were yet to be finalised.

The ONS said the overall 6.6million crimes recorded by police in 2022 was a record high.

The previous peak was 6.23million in the year to March 2022, although this covered part of the same period covered by yesterday's data. Prior to that, the peak was 6.01million in 2003-04.

But the Government's preferred measure of crime – the Crime Survey for England and Wales – suggested overall crime was down 12 per cent compared with pre-pandemic levels to 9million offences.

The CSEW figure – based on interviews with members of the public and extrapolated – also found fraud remained static at 3.7million offences but one kind of con showed a sharp surge.

'Advance fee fraud' – which sees swindlers persuade victims to transfer up-front payments for bogus goods or services – was up by nearly eight times to 454,000, compared with 60,000 before the pandemic.

Data also showed imitation firearms are the main type of weapon used in gun crime – with 2,196 incidents, up 49 per cent on pre-Covid levels.

The ONS said recorded crime data excluded Devon and Cornwall Police because of problems with the force's new computer system.

The number of criminals using knives to threaten a victim's life jumped by a fifth to 5,942 offences last year, ONS data reveals. However, overall knife crime was down 9 per cent on pre-pandemic levels to 49,265 incidents.



NEWS IN BRIEF

NHS boss jailed

A FORMER hospital manager has been jailed for 11 years for his part in a "sophisticated" fraud which cost the NHS more than £600,000.

Hasan Abusheikha, 47, formerly a theatre manager at St Albans City Hospital Trust, took bribes, stole implants and sold equipment that had been donated to the West Herts NHS trust, St Albans Crown Court heard.

When fraud investigators searched his home they found a large number of orthopaedic implantable devices, surgical instruments and medical equipment which had been stolen from the trust.

The NHS Counter Fraud Authority discovered he had accepted bribes from two suppliers to buy their products.

SRA pays out £2.7m

THE SRA Compensation Fund has paid out over £2.7m to clients of the law firm operated by Christopher Michael Bilmes, a Kent solicitor jailed for fraud last month.

Mr Bilmes was convicted of five counts of fraud by abuse of position and two counts of fraud by false representation at Hove Crown Court and sentenced to 6 years in prison. The Solicitors Disciplinary Tribunal (SDT) also struck him off.

He stole more than £1.7m from clients and also put pressure on them to take high interest loans, which left them in financial difficulty when the SRA investigated and closed down his firm, Bilmes LLP in Kent.

Fake reviews

THE Apple App store and Google Play are failing to stop fake and suspicious reviews on their platforms, a large-scale analysis by Which? has found.

The consumer champion uncovered as many as a quarter (25%) of apps on the Google Play store out of the top 100 in certain popular categories have suspicious reviews, while in Apple's App Store this reached up to one in six (17%).

The findings suggest that millions of consumers could be unwittingly handing over their personal data or money to apps that have cheated their way to the top of the world's two most prominent app stores using fake reviews.

More smokers using illegal...

TOBACCO



MORE smokers in Britain are buying illicit tobacco and cigarettes - and the cost of living crisis is one of the reasons behind this latest statistic.

In November and December last year, the Tobacco Manufacturers' Association commissioned a nationwide poll of 12,000 smokers on their attitudes, awareness and understanding of illicit tobacco.

This is the ninth year that this survey has been carried out and trends are presented where possible.

This year's survey points to five key findings

- 73% of those surveyed bought tobacco in the last year that was not subject to UK tax (that's up 2% on 2021)
- 58% of people are still buying 'branded' cigarettes and Roll Your Own tobacco, even though it has been illegal in the UK since 2016 (19% of smokers said that they only buy 'branded' tobacco).
- Every one of the twelve UK regions has seen an increase in people buying illicit tobacco – apart from London and the East of England, where there has been no change. Only Wales has there been a decline by 1% since last year.
- Less people are reporting illicit tobacco – 29% of those surveyed reported the trading of illicit tobacco in 2022 compared to 32% in 2021.
- Less Under 18s are seen trading illicit tobacco – 15% of those questioned had seen Under 18s trading illicit tobacco compared to 16% in 2021.

The illegal tobacco market continues to remain stubbornly robust with more than 7 in 10 smokers surveyed still buying illicit tobacco.

It is a startling finding that despite branded tobacco being illegal in the UK since 2016, 58% of smokers surveyed still buy branded cigarettes and Roll Your Own tobacco, with nearly 1 in 5 'only' buying branded products – over six years after the ban came into force.

The recent decision by the Government to impose the biggest ever duty increase in the March Budget, coupled with the ongoing 'cost of living' crisis could well see more smokers turning towards buying illegal tobacco.

The 'cost of living' crisis has clearly had a lasting impact on consumers with nearly 4 in 10 surveyed claiming that increased living costs had impacted their purchasing habits and where they now choose to buy 'cheaper' (illicit) tobacco.

Pre-pandemic, the majority of illicit tobacco trades took place face-to-face (e.g. between friends/family/workplace colleagues or from strangers in pubs, bars, cafés or in the street), while during Covid there was a major shift online with growing quantities of illicit tobacco being bought through social media and on websites offering cheap tobacco

Holiday protection terms are leaving people...

CONFUSED



THE Chartered Trading Standards Institute is calling for holiday protections and terms and conditions to be simplified to help consumers

Almost three quarters of UK consumers don't read T&Cs so the CTSI has urged the Government to address what it says is "consumer confusion" when it comes to how much protection customers receive when booking holidays.

Different levels of protection currently exist for UK consumers if they are booking separate types of holiday and travel services (such as flights, accommodation and car bookings). The level of protection depends upon how a booking is made and the time it takes to make the bookings.

These will either be regarded as "package holidays" or "Linked Travel Arrangements" (LTA).

CTSI is calling for the law to be made as simple as possible as part of a forthcoming planned review of the Package Travel and Linked Travel Arrangement Regulations 2018 legislation so that they are easier to understand for consumers and to ensure they are protected from being misled or losing money.

In its latest policy report, Wish You Were Clear, CTSI has found that:

- The vast majority (88%) of consumers said that they support a review of the legislation governing holiday protection;
- Around one in five consumers incorrectly believe that they are more protected when booking a Linked Travel Arrangement than when booking a package.
- Almost three quarters (73%) of people said that they only skim read holiday terms and conditions or don't read them at all.

CTSI public polling and feedback from travel/holiday experts showed that Linked Travel Arrangements are not seen as fit for purpose.

Consumers are confused about the protection they re-



ceive when booking a holiday: in most cases, consumers don't even know what an LTA is, let alone the fact that it provides them with less protection than booking a package.

CTSI is calling for:

- Simplifying the wording and information provided to consumers from travel organisers – to include information about a holiday, information needed prior to or during a holiday, and information regarding liability and protection of money
- Reform of the 2018 Package Travel and Linked Travel Arrangement Regulations
- Clear warnings to consumers when no financial protection is provided.

CTSI Lead Officer for holiday and travel law, Bruce Treloar, said: "Our public polling evidence shows that almost three quarters of people (73%) couldn't tell the difference between a package holiday and a Linked Travel Arrangement, even when they were given a definition.

"A stakeholder poll also confirmed that businesses don't always realise when they create an LTA and that the vast majority think that the definition of LTAs is problematic.

"Our paper also highlights the need for only essential information to be given to consumers and for enforcement powers to be increased as part of the Digital Markets, Competition and Consumer Bill (DMCC Bill).

"There's no doubt that package holidays and LTAs are a very complex issue but there needs to be greater protection and clearer information given to consumers when they book holidays."

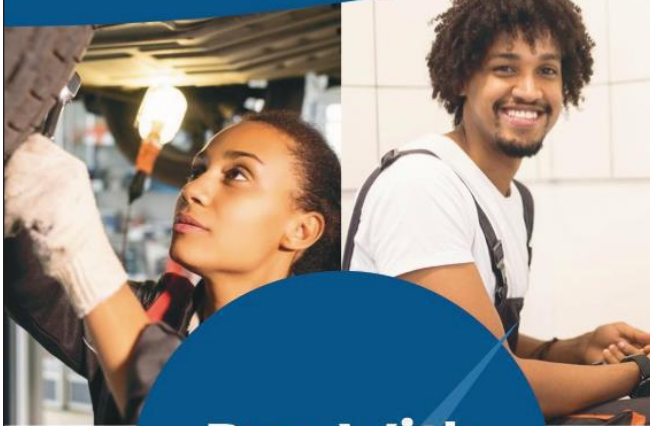
CTSI's public poll surveyed 1,000 consumers across the whole of the UK, across all age groups. Consumers were given comparative information about the protection levels when booking a package holiday or a linked travel arrangement as part of the poll and almost 88% of consumers subsequently either said that they support a review of the legislation or had no opinion either way.

John Herriman, Chief Executive of CTSI said: "Our research shows that consumers do not appreciate that package holidays and linked travel arrangements have different levels of protection and that sometimes they may think they are booking a package holiday when they are actually booking a linked travel arrangement.

"CTSI also believes that businesses are confused and that regulators don't fully understand LTAs.

"It's also worrying that almost 50% (47.8%) of consumers think that they are more protected or aren't sure about the levels of protection when booking an LTA compared to a package holiday. It's clear that things need to change."

 Essex County Council
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- Get a written quote detailing exactly what work will be carried out, how much it will cost and what the terms of payment are.
- Take your time to make sure you're happy with what you're undertaking
- Ask a trusted friend/relative for advice
- Ask to see identity



A genuine trader will not:

- Call without an appointment
 - Ask you or offer to take you to the bank to withdraw cash or make a money transfer
 - Ask you to pay in full before the work is complete
 - Insist that you decide about the work they're offering to do on the spot
 - Ask what your cancellation rights are?
 - Bully or scare you into doing work
- Never be pressurised into buying anything or having any work carried out. Rogue traders and doorstep callers may do unnecessary work, or to a poor standard, and the price may rapidly increase.

To find a reputable trader approved and vetted by Trading Standards visit www.buywithconfidence.gov.uk

For general help and advice or to report a problem with a trader telephone the Citizens Advice Consumer Helpline on 0808 223 11



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Aussie businessman speaks out about losing \$300,000 because he thought he was...



IN LOVE

A QUEENSLAND businessman who was approached by a woman on his LinkedIn account was conned out of \$300,000 in an elaborate romance scam.

Paul Reed, 54, is speaking out to warn others - saying that he only found out he was really speaking to Nigerian fraudsters when police on a money laundering investigation told him.

"It sort of grew into a friendship and then it started getting a bit heavier," Mr Reed told 9News.

Mr Reed said he was suspicious immediately but the woman video called him and provided fake documents to

back up the tale.

He eventually agreed and the scammers were able to access his bank account, which they used to launder money.

"He was under the impression that the female he had been talking with on LinkedIn was in fact real until he was actually shown pictures of the potential suspects based in Nigeria," Ian Wells from Queensland Police said.

Mr Reed said though he was embarrassed he was speaking out so that others don't fall into the trap.

"If you're looking for love try and find it the old fashioned way," Mr Reed said.

He's not alone with Australians losing a record three billion dollars to scammers last year, with the average victim forking out \$20,000 for every con recorded by authorities.

Scammers pocketed at least \$3.1b in 2022 according to the latest Targeting Scams report, an 80 per cent increase on total losses recorded from the year before.

"Australians lost more money to scams than ever before in 2022, but the true cost of scams is much more than a dollar figure as they also cause emotional distress to victims, their families and businesses," Australian Competition and Consumer Commission deputy chair Catriona Lowe said.

The report used data reported to the ACCC's Scamwatch, ReportCyber, the Australian Financial Crimes Exchange, IDCARE and other government agencies.

Scamwatch received 239,237 scam reports last year with financial losses totalling more than \$569 million, a 76 per cent increase compared to losses reported in the previous year.

Average losses experienced by victims in 2022 rose by more than 50 per cent to almost \$20,000.

The rise is due in part to scammers using increasingly sophisticated technology and techniques to lure and deceive victims.

"We have seen alarming new tactics emerge which make scams incredibly difficult to detect," Ms Lowe said.

"This includes everything from impersonating official phone numbers, email addresses and websites of legitimate organisations to scam texts that appear in the same conversation thread as genuine messages."



Catriona Lowe, Australian Competition and Consumer Commission deputy chair

CRIME AND COMMUNITY NEWS

Beware of bogus Trading Standards

ESSEX Trading Standards has discovered that fraudsters claiming to be from 'Basil-don Trading Standards' have been targeting previous victims of fraud and attempting to steal more money from them.

The caller claims to work for Basil-don Trading Standards (which does not exist) and is calling to help them recover money lost to a previous scam.

The fraudsters are using fake names for Trading Standards Officers and are asking for further payments to help 'recover' their money and assist the investigation.

Trading Standards officers are working with Police and Action Fraud to get the telephone numbers and email addresses associated with the fraudsters taken down.

The best way to report scam calls to Trading Standards via Citizens Advice Consumer Helpline on 0808 223 1133.

ASB cash injection

ESSEX'S Police, Fire and Crime Commissioner is investing an extra £1.1 million in high-visibility patrols and targeted intervention to tackle anti-social behaviour (ASB) in eleven hotspots across the county.

Around 30,000 hours of officer and partner patrols will be undertaken over nine months across the areas, including coordinated focused nights of action to target persistent behaviour.

The funding is provided from central government as part of their Anti-Social Behaviour Strategy and is designed to deliver high visibility patrols, public engagement, targeted youth outreach and early intervention.

ASB has fallen in Essex by over 60% since 2016 but there were still 18,771 ASB offences recorded in the year to the end of May 2023.

The eleven hotspots have been identified using the last five years of recorded anti-social behaviour incidents, feedback from the public and from partners in Community Safety Partnerships.



The Woolpack landlord, centre, and customer Glenn Randall show Special Sergeant Simon Jesse the new life-saving equipment

Pub is given its own life-saving kit

WITHAM Specials are delighted there is a new a street-accessible defibrillator and bleed control kit in the town. Special Sergeant Simon Jesse, one of the town's Community Special Constables, was shown the life-saving kit when he visited The Woolpack in Church Street on one of his regular visits.

Simon and his colleagues often pop into The Woolpack and other pubs around the town to speak to the licensees and chat to customers about things which matter to them.

He says: "Defibrillators can be life-savers so it's great there is one in this part of town. And bleed control kits can be vital in the event of a catastrophic bleed, whether caused by an accident or deliberately."

Pub customers raised the cash to buy the defibrillator and bleed control kit earlier this year. It's now mounted on the wall of the Woolpack Inn in Church Street and can be used by anyone who needs it.

Simon added: "It's good to see everyone pulling together for their local community, even though we all hope the kit will never need to be used."

Witham's Community Specials work closely with Witham Town Council - which funds all the expenses incurred for the duties they perform in the town, where they work to identify and address local issues of concern.

They are always looking for more volunteers to join the Special Constabulary, whether you want to become a Community Special Constable dedicated to your local town or parish or to police a little further afield.

CRIME AND COMMUNITY NEWS

No hiding place for sex perverts

ESSEX has become a no-go area for sex offenders as the force's specialist teams Tenacious specialist teams have been ranked the best in the country at bringing predators to justice.

Essex Police is ranked 1st out of 43 forces across the UK for its sexual offences conviction rate, spanning the 12 months until May 2023.

Across the county, an unmatched 91.3% of sexual offence cases ended with a successful conviction, compared against the 84.5% average nationally.

Officers solved 576 sexual offences across this period – an increase of 130 on the year before – solving 96 cases involving rape, an increase of 30 year-on-year.

Throughout the first six months of 2023, we have seen significant custodial sentences imposed on sexual predators, taking criminals bent on causing devastating harm to vulnerable victims off our streets.

Most recently, Christopher White, 37, of Mill Lane, Birch, was sentenced to 14 years imprisonment following a lengthy and complex investigation into his sexual offending against children.

Days earlier, Anthony Kamau, 51, formerly of Winstanley Road, Saffron Walden, was sentenced to nine years and eight months in prison, after being convicted of multiple sexual offences against three children.

Caroline Horden, from Essex Police's Crime and Public Protection Command (C&PP) worked closely with multiple agencies to track Kamau down in Nairobi and extradited him back to the UK.

"We will offer a lifeline to all victims across Essex," she said.

Detective Superintendent Neil Pudney, head of investigations, crime & public protection command, said: "I am in no way surprised by this ranking.

"It is testament to the tenacity and skill of our investigative teams – good work which often goes unseen, but



Detective Sergeant Neil Pudney, proud of the Force's record

which I see taking place every single day.

"This work goes beyond bringing high-harm offenders to justice, and encompasses vital engagement and support offered to victims."

DS Pudney, said Essex Police has increased referrals into victim support services, setting up inclusive forums such as the Victims Feedback Panel to capture their voices and continually improve our services.

One such panel, held in May, included videoed testimonies from victims of rape and case studies of victims.

The event was themed around violence against women and girls and was the third of its kind held in Essex.

"We are immensely proud of our conviction rate," added DS Pudney. "We are an inclusive, victim focused-organisation intent on continuously improving our services by listening to victims and using their feedback to shape future service delivery.

"The results we are seeing are nothing short of outstanding and I am

proud of all the work of my staff and our partners who are delivering justice for the most vulnerable victims.

"We know there is always still work to do and finding new and additional ways of supporting victims remains at the heart of everything we do at Essex Police.

"We are proud of our conviction rate, but we know not every victim seeks a court outcome.

"We would urge anyone who has been the victim of rape or sexual abuse to seek support.

"Last year the Police Online Investigation Team (POLIT), safeguarded 331 children, carried out 283 warrants, and made 137 arrests.

"We also have a specialist Child Abuse Investigation Team (CAIT), with dedicated officers who specifically investigate child sexual offences and support the victims.

Anyone who would like support but does not wish to speak to police can find a list of organisations on our website at <https://www.essex.police.uk/advice>.

CRIME AND COMMUNITY NEWS

Top team targets bike thieves

THERE'S a new crack team chasing criminals in Chelmsford making sure that bike thieves are caught red handed.

The Chelmsford Community Policing Team made five arrests on the first day of an operation to combat criminal activity in the city.

Op Dominate was launched to crack down on bike theft and the associated crime that the thefts help to fund.

One man was arrested for going equipped to steal having been seen attempting to break the lock from a pedal cycle with an angle grinder, and two were arrested for possession with intent to supply drugs after a chase from the train station.

There were also arrests for theft and failing to appear at court.

The operation is part of Op Com-

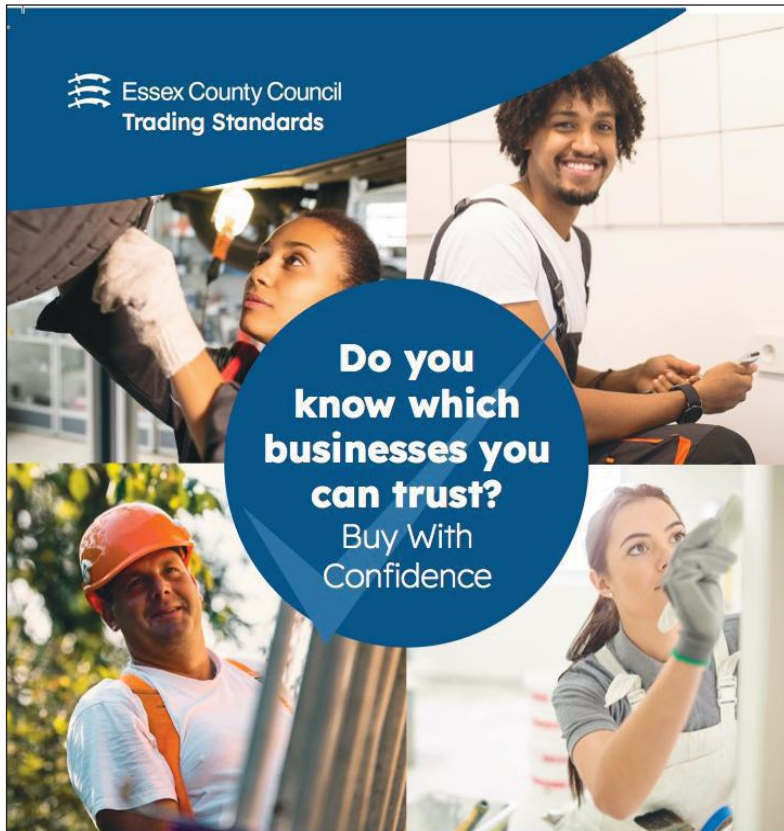


munity, a new initiative that will see significant numbers of officers from all areas of the force taking part in days of action to combat issues raised by local people in every district across the county.

This enhanced engagement and crime prevention operation takes a proactive approach that emphasises

listening to the local community, problem-solving, and investigating all concerns to achieve the best outcomes.

The first day of action saw more than 270 officers deployed to tackle issues including drug dealing, anti-social behaviour, theft and speeding.



Essex County Council
Trading Standards

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Visit BuyWithConfidence.gov.uk or call 0808 223 1133



Survey reveals we face a financial...

DISASTER



MILLIONS of people are at risk of getting stung by huge financial losses due to confusion about scams, builder disputes, holiday refunds and other everyday consumer questions, **Which?** is warning.

The consumer champion surveyed 2,000 members of the public to establish how confident they would be in knowing how to respond to some of the UK's biggest consumer questions.

The questions, chosen based on analysis of traffic to the Which? website, include how to go about obtaining a refund or replacement for a faulty product, how to get compensation for a flight delay, and what steps you should take if you think your energy smart meter is faulty.

Questions about big ticket purchases like cars featured high on the list. According to recent Which? analysis, the cost of a new vehicle stood at £40,000 as of April this year, and the average costs of many common repairs can range into the thousands of pounds according to the RAC.

The organisation cites the average cost of a catalytic converter replacement as £2,200 and a new clutch as £1,200.

Yet despite such large amounts of money being at risk, just three in 10 (32%) people surveyed reported being confident that they understood their rights in the event that their new vehicle had a problem.

Scams also pose a significant risk, with more than £1.2 billion lost to financial fraud last year according to UK Finance.

Among the highest value types of fraud were investment scams, which accounted for over ten thousand cases, at an average of over £11,300 each.

Yet more than four in 10 (44%) respondents to the consumer champion's survey reported they were not confident that they would know how to get their money back after falling victim to a scam.

At present, outcomes for scam victims can vary significantly, with long-promised plans to make all banks and payment providers reimburse scam victims in all but exceptional cases yet to become law.

Similarly, over 350 million faster bank payments are made every month, but more than four in 10 (45%) survey respondents expressed a lack of confidence that they would know what to do if they accidentally sent money to the wrong account.

While the confirmation of payee service, introduced in 2020, should help prevent many misdirected payments, consumers could be at risk of losing funds permanently if they don't act quickly to inform their bank in the event of erroneous transfers.

Shoddy building work can also cause consumers serious financial headaches. Soaring materials and labour costs have pushed up the cost of home renovations since the pandemic, with recent research by the Royal Institution of



Chartered Surveyors putting the cost of a loft conversion at up to £88,800.

Concerningly, 40 per cent of people reported not being confident that they would know how to complain in the event they encountered issues.

Consumers can also stand to lose hundreds, and sometimes thousands of pounds in the event they need to cancel a package holiday, with a week in Europe this July costing £1,068 per person on average, according to recent price analysis by Which?.

However, more than four in ten (42%) reported being unsure of their rights in the event they ended up needing to cancel.


Consumers are however generally more confident when it comes to dealing with day to day retail complaints.

More than half (53%) were confident that they would know how to return an item purchased online, with just 5 per cent saying they were not at all confident of what to do in this scenario. Similarly, almost half of respondents (48%) were confident of what to do if their delivery or online order failed to turn up.

Harry Kind, Which Consumer Rights Expert, said: "Our research shows there's huge confusion about the consumer questions we all face every day and knowing the right answer can be worth a significant sum of money.

"This is particularly important when so many are struggling with the cost of living crisis.

"Whatever questions life throws at you, Which? is a trusted home of everyday advice, so whether you need help with travel or your energy bills, Which? can help you get the answers you need."



**Illian Castronovo,
posted to 2.2 mil-
lion followers**

Reality TV celebrities are leaving you under the...

INFLUENCE

FRANCE has hit back at a wave of on-line scams involving influencers, who have persuaded their followers to part with savings for miracle cancer cures or other fake products.

A new law threatens online content creators with steep fines and two-year jail terms for promoting dangerous services or misleading commercial practices.

But it is not just the state that has intervened. Audrey, a mother of two children, was so shocked by the power of influencers, some of whom had made their names on reality TV shows, she set up her own Instagram account to call them out.

"I told myself this is totally wrong. You can't do that to a community of people who probably worship you and

make them take risks by making them buy from unreliable websites."

She raised the alarm when she saw a former reality TV star promoting dietary supplements that claimed to kill cancer cells.

Her social media page, Your Stars in Reality, aims to expose misleading and illegal practices and provides tools to help prevent people falling for scams.

Some victims of influencers' scams have been so deeply affected they have attempted to take their own lives, according to an association set up to help the victims of influencers.

"People got divorced, lost their housing, their job, fell into depression," a spokesperson for the AVI Collective told the BBC.

Many of the scams offer false trading

advice that has cost victims more than €50,000 (£43,000), says French MP Arthur Delaporte, who cites AVI figures that suggest people have lost an average of €1,500.

"This bill is dedicated to the victims of scams, to the citizens' watchdogs who have worked to alert the public authorities," he told the upper house of France's parliament as it prepared to ban the practice.

"It's a public health issue," Audrey told the BBC. "When you're ill, you want to believe that something exists that can save you from heavy treatment - or death. When people stop their cancer treatment thinking that a food supplement can cure them, it could be too late."

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But calling out influencers isn't easy.

Last year, a YouTuber using the name Crypto Gouv scammed nearly 300 people and embezzled more than €4m, lawmaker Aurélien Taché told the National Assembly when the bill was being examined.

Crypto Gouv gave false instructions on investing in cryptocurrency and asked followers to entrust him with their funds.

Another popular scam targeted the French personal training and education scheme known as CPF - a system that grants funds of up to €500 to people of working age looking to access professional training.

Influencers were paid to advertise fake courses, contributing to some €43m of suspected CPF fraud in 2021, according to the economy ministry.

Products have been sold that never arrived, holidays have never materialised, and shampoos have been advertised containing banned substances that lead to hair loss.

In a study of 60 influencers and influencer agencies from January 2023, the French General Directorate of Competition, Consumer Affairs and Fraud Control (DGCCRF) showed that 60% did not respect the regulations on advertising and consumer rights.

"To me, it's a bit like a mafia," said Sam Zirah, an online content creator who founded the YouTube and Twitch show AJA, commenting on pop culture, social media and reality TV.

His show has been raising awareness on misleading product advertising for almost two years, often angering influencers, their agents and TV production companies, he told the BBC.

He has interviewed influencers for years and says he was sometimes warned to steer clear of some questions - or risk losing his celebrity access.

"They'll be determined to put

you out of business and save their public image," he said. "They'll try to scare and silence you by suing for defamation."

Influencers are now changing tack across social media, some of them after a push from the government. Six have been ordered to post an official statement from the consumer affairs department announcing they had faced an injunction for deceptive advertising.

Illan Castronovo posted to his 2.2 million Instagram followers that he had promoted gambling and a fake CPF course, and had not been transparent about advertising products.

"I see some influencers laughing. Simon [another sanctioned influencer] and I were punished and asked to post this for 30 days, but that's the smallest punishment - bigger punishments are coming," he warned on Instagram.

Maeva Ghennam, a reality-TV star turned influencer with her own makeup brand, told her 3.3 million followers that she "totally agrees" with the new law.

She prompted an outcry in 2021 for promoting labiaplasty surgery - illegal because she is not a health professional.

But of course not all influencers act irresponsibly.

Louise Aubéry, whose Instagram account helps promote her own brand of eco-responsible and inclusive lingerie, says it is a shame that for many people the word influencer has become almost synonymous with thief.

"I don't think people realise the positive impact that influencers can have on people's lives. I get a lot of messages thanking me."

The change in the law may not bring an end to the era of influenceurs, or influ-scammers, as French rapper Booba once called them.



Maeva Ghennam



Sam Zirah



MP Arthur Delaporte



Wizz Air, voted the worst airline in the UK

SHAMED

...the companies who proved to be the biggest letdowns of the year



Shell
ENERGY

TESCO
Every little helps

CONSUMER group Which? has named and shamed the companies responsible for the biggest consumer letdowns of the year in its inaugural Shoddies, as it challenges firms to up their game.

To be nominated for a Shoddy, companies had to fall short on one of the following criteria:

- failing an industry standard,
- potentially breaking the law,
- causing consumer harm or confusion
- or regularly underperforming in the consumer champion's customer surveys or lab tests.

After Which? experts nominated contenders from their testing, customer surveys and investigations from the last year, a judging panel from

across the organisation selected this year's Shoddies, which include:

Facebook: Fake review trading groups

Every year since 2018, Which? has uncovered groups trading in fake reviews on Facebook.

This is despite Facebook making commitments to the Competition and Markets Authority (CMA) to better identify, investigate and respond to the trading of fake reviews.

The consumer champion estimates that the groups it has reported to the platform total 1.5 million members.

Which? has repeatedly shared its findings with Facebook, but as recently as April this year, found a further 14 groups trading in reviews for Amazon,

Google and Trustpilot, sharing more than 62,000 members between them.

Telecoms providers with record mid-contract price hikes

All telecoms providers with above inflation mid-contract price hikes have been awarded a Shoddy this year. Many customers of broadband and mobile providers - such as BT, EE, Plusnet, Shell Energy Broadband, TalkTalk, Three and Vodafone - have to agree to the cost of their deal rising in line with the Consumer Price Index (CPI) – plus an extra 3% to 3.9% – every spring. This year, this typically led to price hikes of 14.4 per cent.

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Even worse, some mobile providers, such as EE and Three, apply their price increase to both the handset and airtime elements of contracts, so customers pay even more for their phones.

Virgin Media and O2 also use the outdated Retail Price Index (RPI) – which is typically even higher than CPI – as a basis for their price rises, leading to price hikes of 17.3 per cent for O2 customers in 2023.

Customers locked into these contracts face an impossible choice between a huge increase to their monthly bill, or paying hefty exit fees to switch to a cheaper deal.

Wizz Air: The UK's worst airline

Wizz Air received a Shoddy for falling short in our annual airlines survey – getting a score of just 48 per cent in 2022.

This made it the worst airline serving the UK – facing stiff competition in an industry where dreadful customer service is common and many airlines have poor records on how they treat passengers when flights are delayed or cancelled.

Which? also looked at county court judgments for six airlines in March this year – the five biggest in the UK and Wizz Air – and, despite being the smallest in terms of passenger numbers,

Wizz Air accounted for almost half – it was recorded as owing £2.2 million to customers. These are cases where the airline has done such a bad job at paying passengers compensation or other sums of money they are owed that they are left with no choice but to apply to the courts.

Wizz Air admitted the pandemic had led to issues but said it had settled hundreds of CCJs and was working to resolve those outstanding as soon as possible, though it said postal issues had caused delays. Affected customers can contact Wizz Air directly.

**Tesco: Unclear Clubcard pricing**

Tesco received a Shoddy for failing to display unit pricing on its Clubcard offers.

Unit pricing – the price per 100g or 100ml, for example – helps shoppers to compare the prices of different products and make informed decisions about what to buy, which is particularly important during the cost of living crisis.

Which? believes that Tesco's failure to include unit pricing on its Clubcard offers could be a misleading practice under the Consumer Protection from Unfair Trading Regulations 2008 (CPRs). Tesco said its pricing practices have been checked and endorsed by Trading Standards.

After Which? reported Tesco to the CMA amid concerns the practice was potentially illegal, the supermarket announced plans to add unit pricing to Clubcard offers, starting in the new year. Which? looks forward to Tesco making good on these plans.

Alfa Romeo: Unreliable motors

Alfa Romeo earned a Shoddy for performing poorly in Which?'s annual survey of more than 49,000 car owners – receiving just one star for brand reliability across the three age groups of cars.

Four in 10 (39%) Alfas aged 0 – 4 years old had a fault in the 12 months covered by last year's survey, and around one in eight (14%) of cars broke down.

For those in the 5–9 year-old group, around four in 10 (43%) faced at least one fault, and with older 10–15-year-old models, over half (53%) suffered a fault and one in five (17%) had at least one breakdown.

Hisense/Panasonic/Philips/Sony: TVs without accessibility features

Screen readers are essential for blind or partially sighted consumers who want to enjoy television programmes. However, across the TV brands Which? tested in 2022, Hisense did not include a screen reader, while Panasonic, Philips and Sony only had screen readers on their higher-end models – earning them all a Shoddy for their lack of accessibility.

LG and Samsung have shown that it is possible to have accessibility features across an entire line-up of TVs, so there is no excuse for these other big brands not to step up and deliver too.

**OTHER WINNERS****BABYZEN YOYO CONNECT**

Which? testing found that the Babyzen Yoyo Connect, which converts a single stroller into a pushchair for two children, had a safety issue with its handlebar and design.

In testing, it proved difficult to safely tilt the pushchair up onto kerbs and the handlebar snapped on one side.

BOOTS/BEURER/BÉABA: UNRELIABLE DIGITAL THERMOMETERS

Three unreliable digital thermometers – the Boots Bluetooth Enabled Non-Contact Thermometer, Beurer FT 95 NonContact Thermometer and the Béaba Thermospeed Infrared Ear and Forehead Thermometer – all received a Shoddy for failing to measure temperatures accurately.

They gave readings that were too low, which could mean people delay seeking medical attention for a feverish temperature.



NEWS IN BRIEF

TfL fined £10m

TRANSPORT for London (TfL) has been fined £10m for health and safety failings that led up to the Croydon tram disaster.

Seven people were killed and 21 others badly hurt in the November 2016 crash.

Tram Operations Limited (TOL) has also been fined £4m - and both they and TfL accepted failings in their health and safety duties.

The tram, carrying 69 people, was travelling at three times the speed limit and went over a sharp bend when it derailed.

In June, the tram's driver Alfred Dorris was cleared of failing to take reasonable care at work

Police pay out £2.7m

SCOTLAND Yard is reportedly to pay a £2m settlement after admitting that the investigation into the unsolved murder of a private detective more than 35 years ago was corrupt and incompetent.

Daniel Morgan was found dead in the car park of the Golden Lion pub in Sydenham, south London in March 1987 with an axe embedded in his head. No one has ever been convicted.

It is the most investigated case in British history. Five investigations by the Met have failed to yield a conviction.

Time to pay up

NEXT year all UK banks will be required to reimburse customers who have been tricked into sending money to scammers.

Britain's TSB Bank implemented a policy four years ago to pay back scam victims, with more than 97 per cent of fraud claims being reimbursed. The success of the venture means it will now roll out nationwide in 2024.

Australian victims of fraud are hoping Aussie banks will take notice. Despite raking in billions of profits every year, Australian banks are still not reimbursing victims of scams.



Masked raiders loot a Co-op store in London

LIVING IN

Co-op staff worst hit by looters with...

BRITAIN is turning into a war zone with many workers having to face armed criminal gangs looting their stores on a daily basis.

One of the biggest victims of looting was the Co-op with one London store raided 50 times in six months.

The first six months of this year saw more than 175,000 incidents of antisocial behaviour and crimes including shoplifting at its branches - equating to almost 1,000 a day. Co-op says such incidents have increased by more than a third in the past year.

It warned this level of "out-of-control crime" is unsustainable and could see some communities become a no-go area for local stores.

What gives even greater cause for concern is that our understaffed police force is so stretched that a Freedom of

Information request by Co-op showed that police failed to respond in 71 per cent of serious retail crimes reported.

Co-op has called on police forces and crime commissioners to target prolific offenders and local organised criminal gangs, with many said to operate without fear of being caught.

The Co-op also revealed that front-line store workers have seen physical assaults increase year-on-year by almost a third and, anti-social behaviour and verbal abuse by a fifth.

Matt Hood, Co-op Food managing director, said: "We know retail crime is driven by repeat and prolific offenders and, organised criminal gangs.

"It is an ongoing challenge for all retailers, and in the worst instances can even be described as 'looting'.

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“I have seen some horrific incidents of brazen and violent theft in our stores, where my store colleagues feel scared and threatened.

“I see first-hand how this criminal behaviour also erodes the very fabric of our communities – it’s hard to over-emphasise how important change is.

“Co-op has invested significantly in keeping colleagues and stores safe, but we need the police to play their part.

“Too often, forces fail to respond to desperate calls by our store teams, and criminals are operating in communities without any fear of consequences.”

Association of Convenience Stores chief executive, James Lowman, said: “Our members are at the sharp end, seeing crime in their communities get steadily worse.

“Shop theft is rising because repeat offenders and organised criminals are targeting local shops to steal goods to resell.



One Co-op store was raided by criminals three times in one day

A WAR ZONE



Dame Sharon White

...one store raided 50 times in just six months

“This organised criminal activity exploits vulnerable people by getting them to steal to order in exchange for their next fix, funds the illegal drug trade, and harms businesses that provide essential services to communities.

“The police have to face up to theft, violence and anti-social behaviour in and around local shops.

“Cracking down on the criminals who account for the majority of this crime against our members would be the most effective way to make our communities safer.”

Paddy Lillis, general secretary of the shop workers union Usdaw said: “Evidence is mounting that retail crime is on the increase.

“This is very concerning for our members in retail, because shoplifting is

not a victimless crime.

“Theft from shops has long been a major flashpoint for violence and abuse against shopworkers and, as the Co-op rightly says, it is often linked to organised crime gangs.”

The British Retail Consortium (BRC), which represents around 70 per cent of the UK retail industry, wrote to Mayor of London Sadiq Khan calling for more to be done to protect shop staff and crack down on thieves, amid a marked rise in retail thefts.

BRC research revealed theft from the capital’s retail premises soared by 13 per cent last year, compared to the previous year.

Police data suggests a rise of up to 75 per cent when it comes to people stealing food, drink and essential items

such as baby formula and laundry tablets from supermarkets.

Recently, John Lewis boss Dame Sharon White told the BBC that ‘gangs and shoplifters have become much bolder’.

Dame Sharon cited a group of teenage boys who, having unsuccessfully tried to raid the John Lewis tech department in Glasgow, made the hour-long journey to Edinburgh, where they attempted to steal expensive fragrances.

A Home Office spokesperson said: “Theft is down 20% compared to pre pandemic levels. However, we recognise the impact that theft can have on retailers which is why we are supporting police by providing funding for crime prevention means.



MONEY LAUNDERING DON'T PAY THE PRICE

Money laundering can lead to up to fourteen years imprisonment

A criminal may pretend to offer you a job, then ask you to receive money into your bank account before transferring it to another account, letting you keep part of it for yourself. The money is stolen, this is money laundering and it is illegal. Involvement in such activity can lead to a criminal sentence of up to fourteen years.

For further advice and guidance visit www.financialfraudaction.org.uk/money-mules



Financial Fraud Action UK
Working together to prevent fraud

CAN YOU TRUST YOUR TRUSTEES?

THE Financial Conduct Authority has become concerned about the mismanagement of trusts with unsuitable investments being made by trustees.

They have now issued guidelines to prevent people getting duped.

The best way to protect yourself is to seek independent legal advice to ensure that the trust will actually work to deliver the

intended protection of your assets, as well as independent financial advice to validate any proposed strategy for investing your assets before agreeing to put any money, property or assets into a trust scheme.

The advice should be truly independent.

■ Read your trust agreement carefully and make sure it clearly sets out what the trustee

is able to do with your assets

■ Check if the firm is regulated by a member of a professional body, such as STEP

■ Check our ScamSmart and InvestSmart pages for more information on avoiding scams.

■ Go to MoneyHelper for more information on seeking financial advisers and setting up trusts.

Company told: Stop trading

THE Financial Conduct Authority has told Samsky Pay Ltd that it can no longer trade and all permissions have been withdrawn.

The firm, which was based in Green Street, Forest Gate, East London, provided investment products or services, entering into written investment agreements and receiving deposits of funds from customers, but was not registered to do so.

Any investments with Samsky Pay may not be protected, and you could lose all your money if you invest with them.

Samsky Pay previously had permission to provide money remittance services only.

If you have concerns about Samsky Pay, please contact the FCA or see the FCA Register for more information.

FCA chiefs believe Samsky Pay was providing its customers with payment accounts, despite not having the appropriate permissions.

Samsky Pay also appeared to be advertising e-money and digital banking services to consumers despite not having the appropriate permissions to provide these services.

In general, a business does not

have to be FCA-regulated to raise funds by issuing shares or debt securities, such as bonds or loan notes.

However, any services provided by firms regarding these investments are likely to be regulated, and subject to FCA rules.

Samsky Pay has never been permitted by to provide regulated investment services. Any investments offered by the firm could see consumers lose all their money.

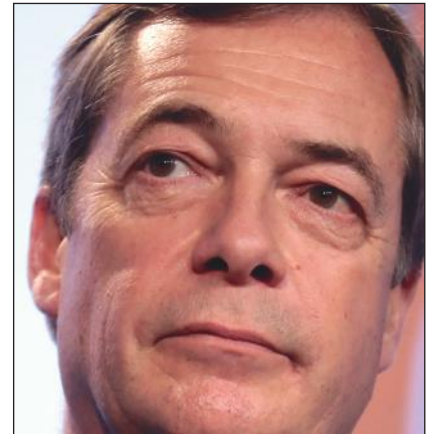
Customers are strongly encouraged to check the information available on the FCA Register before making any payments in relation to investments.

Customers are also advised when considering an investment to check both that they are dealing with a firm that is authorised and that the firm holds investment permissions.

FARAGE BANKING ROW

THE FCA have had their say on the row which led to Nigel Farage having his bank account with Coutts Bank closed down.

Although NatWest chief executive Dame Alison Rose resigned followed by Coutts chief executive



Peter Flavell, the FCA issued a statement saying:

“Following the announcement from the NatWest Board regarding recent allegations, we have raised concerns with NatWest Group and Coutts about the allegations relating to account closures and breach of customer confidentiality since these came to light.

“We made clear our expectation that these issues should be independently reviewed and note the NatWest Group Board statement confirming this will happen.

“It is vital that the review is well resourced and those conducting it have access to all the necessary information and people in order to investigate what happened swiftly and fully.”

As seen on TV



Introducing the no-fuss, lower cost* alternative to a funeral

Direct cremation allows you to say goodbye your way and protect your loved ones from the stress and expense.

Click to download your free guide or call 0808 141 0810

Why families choose Pure Cremation

- ✓ A fuss-free, dignified farewell
- ✓ No money spent on funeral frills
- ✓ Your family free to celebrate as you wish
- ✓ A choice of simple ways to pay

Trust-based Plan

- For anyone aged 18 or over.
- Single up-front payment: you are covered immediately.
- Monthly payments: you are fully covered after 24 months.

Over 50s Insurance-backed Plan

- For anyone aged 50-74.
- Low monthly payments that won't change.
- Fully covered after 24 months.
- Price based on age at the time of purchase.



*Based on the Sunlife Cost of Dying Report 2022 (page 10), direct cremations are, on average, the least expensive option when compared with traditional cremation and burial alternatives.

Pure Cremation Funeral Planning Limited is authorised and regulated by the Financial Conduct Authority (reg no FRN 965260).

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purecremation.co.uk



For those who want to avoid the unpredictability of moving for fear it will leave them no better off, equity release could be an alternative.

- PAUL SAROYA



How equity release could solve a headache for those with interest only mortgages coming to...

AN END



Using Equity Release to Redeem an Interest Only Mortgage By Robert Walsh – Viva Equity Release Specialist

IF you have an interest-only residential mortgage that is due for redemption in the near future, you may be facing the end of your contracted mortgage period with an outstanding balance which is outside of your available funds, but within the equity available on your property.

While the prospect of downsizing to a lower value property will be the ideal solution for some, this can mean significant additional costs and stress, and can mean leaving what has been the family home for many years, even having to move away from the area you know and love.

For those who would prefer to stay in their own home, with security of

tenure for as long as they want to live there, or who want to avoid the unpredictability of moving for fear it will leave them no better off, equity release could be an alternative.

A Lifetime Mortgage could ensure the mortgage is redeemed when it becomes due. It dispenses with escalating mortgage payments in favour of an interest rate fixed for life.

As a rule I recommend that you pay something of the interest if you are able to and the Equity Release Council stipulates that you should always have this option, but the choice is yours whether or not to service the interest.

In 2022, according to the annual Market Monitor Report from Answers in Retirement, 27% of ER borrowing was used to repay existing mortgages, and 31% was used to repay unsecured debts, from a record total of £6.3bn borrowed in lifetime mortgages last year.

Everybody's circumstances are different. To understand whether and how this could work for you personally, get in touch by phone or email for a no obligation discussion on whether a Lifetime Mortgage is a solution to your needs.

A lifetime Mortgage is a long term commitment which could accumulate interest and is secured against your home.

Equity release is not right for everyone and may reduce the value of your estate. A fee of up to £750 is only payable on completion of your Lifetime Mortgage if you proceed with an application.

It is always vital that you talk to a qualified equity release adviser, preferably registered with the Equity Release Council like **Viva Retirement Solutions** but it's important to understand the benefits and risks.

If you would like to find out more about **Viva Retirement Solutions** award winning approach to releasing equity, please contact us today.

Equity release is not right for everyone and may reduce the value of your estate. Viva charge an Advice Fee after any completion of £750, typically in the market most companies will charge you £1,695.

Call Viva free on 0800 046 9776





Essex County Council
Trading Standards



**Do you
know which
businesses you
can trust?**
Buy With
Confidence

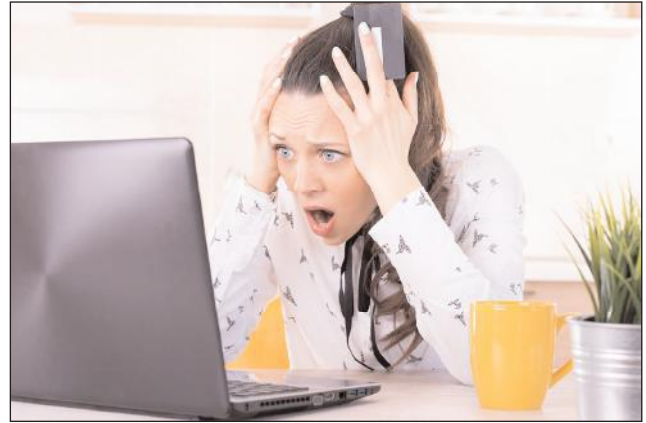
The only nationally available business approval scheme that's owned, controlled and operated by Trading Standards services.

It can be difficult to know who to trust. That's why Trading Standards created Buy With Confidence. Fully trained Trading Standards professionals independently check, vet and monitor businesses, who will treat you fairly.

So, whether you need a plumber, electrician, roofer or anything else, visit BuyWithConfidence.gov.uk to find Trading Standards Approved businesses you can trust.

**Go online today at BuyWithConfidence.gov.uk
or call 0808 223 1133**





VIGILANCE...

that's the key to avoiding fraudsters

MILLIONS of households nationwide are keeping a close eye on their spending this year in an effort to stick to a budget and stay one step ahead of the ongoing cost of living crisis.

However, financial pressure can make people vulnerable to scammers offering fake deals, goods or refunds which turn out to be clever ploys to obtain personal details and gain access to bank or savings accounts.

New research suggests that every year, 40 million people in the UK are targeted by criminal gangs, with victims losing an estimated £1.3 billion in 2021 to frauds and scams.

Common delivery methods used by cybercriminals include email or texts, with 50,015 reports of phishing emails reported in 2022 alone.

Unfortunately, scams are becoming more sophisticated - and more common. In the first half of 2022, criminals stole a staggering £609.9 million from consumers via both authorised and unauthorised fraud and scams.

10 WAYS TO AVOID BEING TRICKED

Check URLs and email addresses

If you receive an email or land on a website, check the web address and the contact email address is the official one

before making any purchases, filling out any forms, or clicking on links because fraudsters are skilful at imitating legitimate companies.

If your bank calls you, hang up and ring back

If you get an unexpected call claiming to be from your bank, tell them you'll ring them back before you answer any of their security questions. Use the phone number on the back of your credit or debit card to call back.

Create strong passwords, don't reuse them and change them regularly

Make sure you're creating passwords that are difficult to guess, change them regularly and avoid using the same password for more than one account.

Lockdown your social media accounts

Social media accounts make life easier for fraudsters, who use them to learn details they'll use to steal from you. Set them to private and only accept follow requests from people you know. Don't share photos of your passport or driving licence, and never disclose information that may reveal your passwords.

Do your research

Before entering personal or financial information on a website you're unfamiliar with, verify it's legit by reading

reviews, checking the brand's social media accounts and look up their address on Companies House.

If it seems too good to be true - it probably is

If someone contacts you out of the blue, saying you've won a competition you didn't enter, it's almost definitely a scam. Don't give any information, download files, transfer money or click on any links.

Spelling mistakes and bad grammar

Bad grammar and spelling mistakes will often expose a scammer. You're unlikely to find poorly written and misspelt content on the website or in the emails or texts of reputable businesses.

Your bank will never ask for your full PIN or banking password

Never share your full PIN or passwords over the phone or online. Your bank will never ask for this information - it's essential to keep them to yourself to prevent fraudsters from using them to access your accounts.

Scammers often create a sense of urgency to get you to act before you have a chance to think about what you're doing or run it past someone. Never feel pressured to make a decision quickly

CrimeStoppers. How you remain anonymous.

We're an independent charity giving people the power to speak up about crime, 100% anonymously.

When you make a report via our anonymous online form at **crimestoppers-uk.org**:

- We'll never ask for your personal details
- Your IP address is scrambled – it is impossible to retrace information back to your device
- You can tell us what you know in whatever language you feel most comfortable with, using your smartphone, tablet or computer

When you call our anonymous reporting line on **0800 555 111**:

- Your number can't be seen
- The call is not recorded
- The telephone line is scrambled – it is impossible to redial or track the source of your call
- The call won't show up on your phone bill

Our specially trained call agents will make sure your report contains no information that could identify you, and securely forward it to the most appropriate police or law enforcement agency.

Suspect something criminal?

If you have crime information but don't want to reveal your identity, you can tell us what you know by phone and online, 24/7, 365 days a year.

In an emergency always call 999.



CrimeStoppers.

0800 555 111

100% anonymous. Always.

SAFETY

...first is the key to new report on electric bikes and scooters



To download the report go to - bit.ly/3Qj0WQP

ELECTRICAL Safety First, the charity working to safeguard residents from death and serious injury, has produced a 56 page report calling on the Government to take action over the dangers of e-scooters and e-bikes.

There is growing concern over the rise in fatalities, injuries and devastating fires caused by these new electric toys.

Tragically, in the first three months of 2023 alone, fires from lithium-ion batteries used to power these devices had already taken four lives, left others hospitalised or seriously injured and caused extensive damage to property.

Electrical Safety First's recommendations includes:

- UK Government should deliver a consumer awareness campaign to clarify legislation on around the use of private e-scooters.
- Trading Standards should prioritise market surveillance of businesses marketing e-micromobility products to tackle mis-selling practices.
- The Office for Product Safety and Standards (OPSS) should adopt the technical specification ISO/TS 4210-10:2020 for electrically power assisted cycles (EPACs) as a designated standard to mitigate risks of dangerous compatibility/charging.
- The Office for Product Safety and Standards should mandate a review of the product safety standards referenced in this report for inconsistencies and conflicting specifications that could otherwise lead to legal uncertainty.
- UK standardisation on bodies must establish consistent charging protocols for e-micromobility products to be adopted by industry.
- UK Government should mandate the development of a product standard,

specific to conversion kits and associated components.

What is the danger?

Lithium-ion batteries can pose a significant risk due to thermal runaway, which occurs when internal temperatures exceed safe limits.

This can happen due to flawed design, low-quality components, or improper charging or discharging. If a fire occurs, it may reignite, making these fires particularly dangerous.

The primary risk associated with lithium-ion batteries is thermal runaway. Battery safety and stability depend on maintaining internal temperatures within specific limits.

Poor quality and substandard components, flawed design, physical abuse and improper charging or discharging can all cause a battery to become thermally unstable and can lead to catastrophic failure.

Even if a fire is extinguished, it is common for the fire to start again, highlighting the dynamic nature of lithium-ion battery fires.

Our report Battery breakdown looks into the cause of these dangerous fires and provides recommendations for how safety can be improved. Download the report free today at bit.ly/3Qj0WQP

Tips for using e-bikes and e-scooters safely

- Buy your e-bike or e-scooter from a reputable retailer that you know and trust.

- If you need a replacement charger or battery, get it from the original manufacturer – fake or substandard chargers can cause fires.

■ Avoid buying from market stalls, or from third-party sellers on online marketplaces. There is no guarantee the product has been through product safety testing.

■ To charge your e-bike or e-scooter safely, follow the manufacturer's charging instructions.

■ Once charged, unplug the charger – so you don't leave the battery on a continuous charge.

■ Avoid charging overnight. Fires occurring at night, when people are sleeping, are particularly dangerous as your reaction time is massively reduced.

■ Don't charge your e-bike or e-scooter in an exit route like a hallway, landing or stairwell. If a fire breaks out it can block your ability to escape.

■ Don't try to modify your battery pack as these modifications can cause fires.

■ Charge batteries in a safe place from a socket that is RCD protected and in an area with working smoke alarms.

■ Charge preferably, outside in an enclosed space like a detached garage, shed or a designated charging area for high rise flats.

■ Avoid charging batteries in strong sunlight or anywhere there is a high temperature or flammable materials.

■ If you want to convert your bike, go to a reputable retailer and have it fitted by a professional.

■ If your battery catches fire, do not attempt to put it out yourself. Get out and call the fire service.

Electrical Safety First
The UK's electrical safety experts

SUPPORTING

Oxford Neighbourhood Watch



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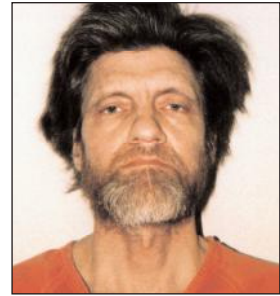
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NOTORIOUS 'UNABOMBER' DIES IN PRISON

HARVARD-educated Ted Kaczynski, who ran a 17-year bombing campaign that terrorised the United States, has died in prison aged 81. Theodore "Ted" Kaczynski, the Harvard-educated mathematician who retreated to a dingy shack in the Montana wilderness, ran a 17-year bombing campaign that killed three people and injured 23 others.

Branded the "Unabomber" by the FBI, Kaczynski died at the federal prison medical center in Butner, North Carolina, Kristie Breshears, a spokesperson for the federal Bureau of Prison said. He was found unresponsive in his cell but cause of death was not immediately known.

Before his transfer to the prison medical facility, he had been held in the federal Supermax prison in Florence, Colorado, since May 1998, when he was sentenced to four life sentences plus 30 years for a campaign of terror that set universities nationwide on edge. He admitted committing 16 bombings from 1978 and 1995, permanently maiming several of his victims.



Rome fined for cemetery scandal

ITALY'S data protection watchdog has fined the city of Rome for inscribing the names of women who had abortions on the graves of fetuses.

The scandal first came to light in September 2020 when it was discovered that the graves of aborted fetuses were buried in Rome's Flaminio cemetery without the knowledge of the women, whose names appeared on crosses.

This provoked outrage from women's rights associations and the women involved, who denounced a violation of their privacy.

Citing Italy's ban on disseminating data on terminations of pregnancy, the Personal Data Protection Authority decided to impose a fine of 176,000 euros on the city of Rome and an additional fine of 239,000 euros on the AMA, the public company responsible for managing the Italian capital's cemeteries.

The watchdog body also issued a warning to Rome's primary health insurance fund for breaching the law on the protection of data relating to privacy, by sending the AMA the identity of women who had undergone an abortion.

It also suggested that the names of women receiving abortions should be in future masked or encrypted by the health authorities to avoid any repetition.

Similar practices were also discovered in a cemetery in the town of Brescia in the north of the country.

Abortion within the first 90 days of pregnancy has been legal in Italy since 1978, but the law allows for conscientious objection among medical professionals.

BOUNTY HUNTERS

A RUSSIAN national has been charged and indicted by the U.S. Department of Justice for launching ransomware attacks against "thousands of victims" across the world.

Now they have put a £10m bounty on his head hoping someone will turn him in.

Mikhail Pavlovich Matveev (aka Wazawaka, Boriselcin, and Uhodiransomwar), is alleged to be a "central figure" in the development and deployment of LockBit, Babuk, and Hive ransomware variants.

If convicted, which is unlikely, he faces over 20 years in prison. The U.S. State Department has also announced an award of up to \$10 million for information that leads to the arrest and/or conviction of Matveev.

A COSTLY SPLIFF

AS its neighbour debates legalising recreational cannabis, France will allow on-the-spot cash or card payments of fines for consumption of the drug, president Emmanuel Macron has announced.

A change in the payment process for fines for consumption of cannabis, will make it possible for people ticketed by

police to pay the officer on the spot - either in cash or by card - as is already the case with certain traffic offences.

POPE'S CROSS STOLEN

A CROSS that former pope Benedict XVI used to wear on his chest has been stolen from a church in southern Germany where it was on display.

The pectoral cross was in a case in the wall of St. Oswald's church in Traunstein, in the state of Bavaria, where the late Benedict spent his adolescent years.

Thieves broke into the case and took the item, which the former pope had bequeathed to the parish.

MINING TRAGEDY

THIRTY suspected illegal miners were found dead at the bottom of a disused mine in South Africa, a month after a probable accident, in the small gold-mining town of Welkom, 250 km south of Johannesburg.

Riddled by endemic unemployment, South Africa is home to thousands of illegal miners, nicknamed "zama zamas". Some also come from Lesotho, a small kingdom landlocked within South African territory.

Those who "try and try again", in Zulu, go down mines that have been abandoned because they are often no longer profitable enough, and try to extract what precious metals, stones or even coal are left.



Thurrock Enterprise Agency



Dennis Wakeling, left, and Graeme Loveland

£4m fraudsters warned: You're going to...

PRISON

TWO prominent Essex businessmen have been warned by a judge that they would be going to prison for a long time after being found guilty of a £4m fraud.

Graeme Loveland, 70, and Dennis Wakeling, 83, were due back in court as we went to press and have been told their days of freedom are over.

The two men, both directors of Thurrock Local Enterprise Agency, had used the cash to fund an "extravagant" lifestyle which included "luxury vintage cars".

It was alleged that Loveland, from Hanningfield, Chelmsford, and Wakeling, from High Road, Orsett, had sold company assets worth £3.59m.

After selling the company's land and property for development, the two attempted to conceal their actions by transferring millions into various business accounts which they owned.

During the investigation, detectives found that Loveland had taken over £1.5m and used the money to fund an extravagant lifestyle, including the purchase of luxury vintage cars.

During the police interview in January 2020, Wakeling made significant comments claiming that the money was "better in his pocket than someone else's".

An investigation from Essex Police's Economic Crime Unit began in June 2019 following a report into national reporting centre Action Fraud.

Both men denied criminal intent, claiming they were paying themselves a salary for their jobs.

Loveland was charged with four counts of theft and one count of concealing or disguising criminal property. Wakeling was charged with two counts of theft and one count of concealing or disguising criminal property.

Following a four-week trial at Basildon Crown Court, the two men were found guilty on all counts and immediately remanded into custody.

After the verdict, His Honour Judge Hurst said the defendants would receive lengthy sentences, adding: "It amounted to eye-watering sums".

Investigating officer Detective Constable Greig Avery said: "These men

believed that they had gone under the radar and thought they had got away with funding a lavish lifestyle through criminal gains.

"It's often viewed that theft from a business, no matter how large or small is a victimless crime.

"This is not the case and members of the public pay for those who steal from businesses and in this case this was a non-profit making company whose aim was to provide free of charge, services to develop, encourage and support local businesses.

"No satisfaction is taken from convicting individuals at this stage of their lives, but the right result was achieved, ultimate greed on their parts prevented funds being utilised in the way that met the whole ethos of the company.

"This was a long investigation and a real team effort, with special thanks to the CPS and Prosecuting Counsel Mr A Evans. We continue to work closely with Action Fraud, who help those who have been scammed or defrauded."