

Business Plan 2025/26



**Trading
Standards
Scotland**



SCOTLAND

Contents

Foreword	3
Introduction	5
Governance, Funding & Authorisation	6
Governance	6
Funding	6
Authorisation	6
Working in Partnership	7
Local Trading Standards Services	7
Consumer Protection Partnership	7
Trading Standards Policy & Co-ordination Group	8
Consumer Network	8
Scottish Crime Campus	8
Our Communication Strategies	9
The National Priorities for 2024/25	10
Project Catriona	11
Project Fall	11
Project Jasper	12
Project Loch	13
Project Maxwell	13
Disruption Activity	15
Digital Markets Competition and Consumers Act	16
Appendix: Performance Indicators	17

01 Foreword



Welcome to the Trading Standards Scotland Business Plan for 2025/26. This year will see the introduction of new consumer protection measures through the Digital Markets, Consumer and Competition Act. We aim to make use of these new provisions to further enhance the work that the TSS does to reduce the detriment that consumers experience when purchasing goods and services. To this end we will continue to scope the possibility of providing centralised, specialist legal resource that will assist both TSS and local authority Trading Standards Services with utilising these provisions.

The team's vision continues to be to create an environment in which consumers can safely make choices and to do that we must consider the impact that rapid changes in technology are having on how consumers interact with businesses and the information that is available to them that influences those choices.

Throughout 2024/25 we worked with partners to increase the intelligence flows into the team. This included a major piece of engagement work with Police Scotland to ensure that consumers were directed towards appropriate sources of advice. We are also concerned that consumers are not fully aware of their rights during the purchasing process. We see from complaints data that consumers know to complain when goods or services are faulty or not as described but we are unclear if they know to complain about pressurised sales techniques. As a result, we will be running a campaign

at the start of the year to highlight these issues to consumers. We will work in conjunction with our partners SCOTSS, ADS and CAS to deliver the campaign which will include a survey of consumers' knowledge in this area.

Throughout 2025/26 we will continue to focus efforts on developing data and intelligence on consumer issues. We welcome the plans to introduce a replacement to Action Fraud and will work with Police Scotland on the implementation of the system in Scotland.

We will also continue to develop and enhance our direct messaging to consumers. We have secured direct access to the Neighbourhood Watch Alert system and this will allow us to get targeted, real time information out to consumers about issues occurring in their local communities. We are also ensuring that our websites are accessible and will be reviewing and refreshing the content.

Our “Scam Van” has been used to great effect over the last year and following feedback from partners we have made some improvements to the van that will make it even easier to reach and support consumers. The van will once again be made available to partners throughout the year and in particular during the “Shut Out Scammers” Campaign.

The TSS priorities for the coming year have not changed and further details on these are provided in the plan. This is not because the work of the team is not effective and impactful but rather reflects

the entrenched nature of these issues. We will continue to reflect and learn from the work that we do ensuring that new approaches are developed to keep pace with the changing environment and that full use is made of all the resources available to tackle consumer harm.

Myself and the rest of the TSS Governance Board look forward to supporting TSS and challenging them to go even further in their work to support consumers over the course of the coming year.



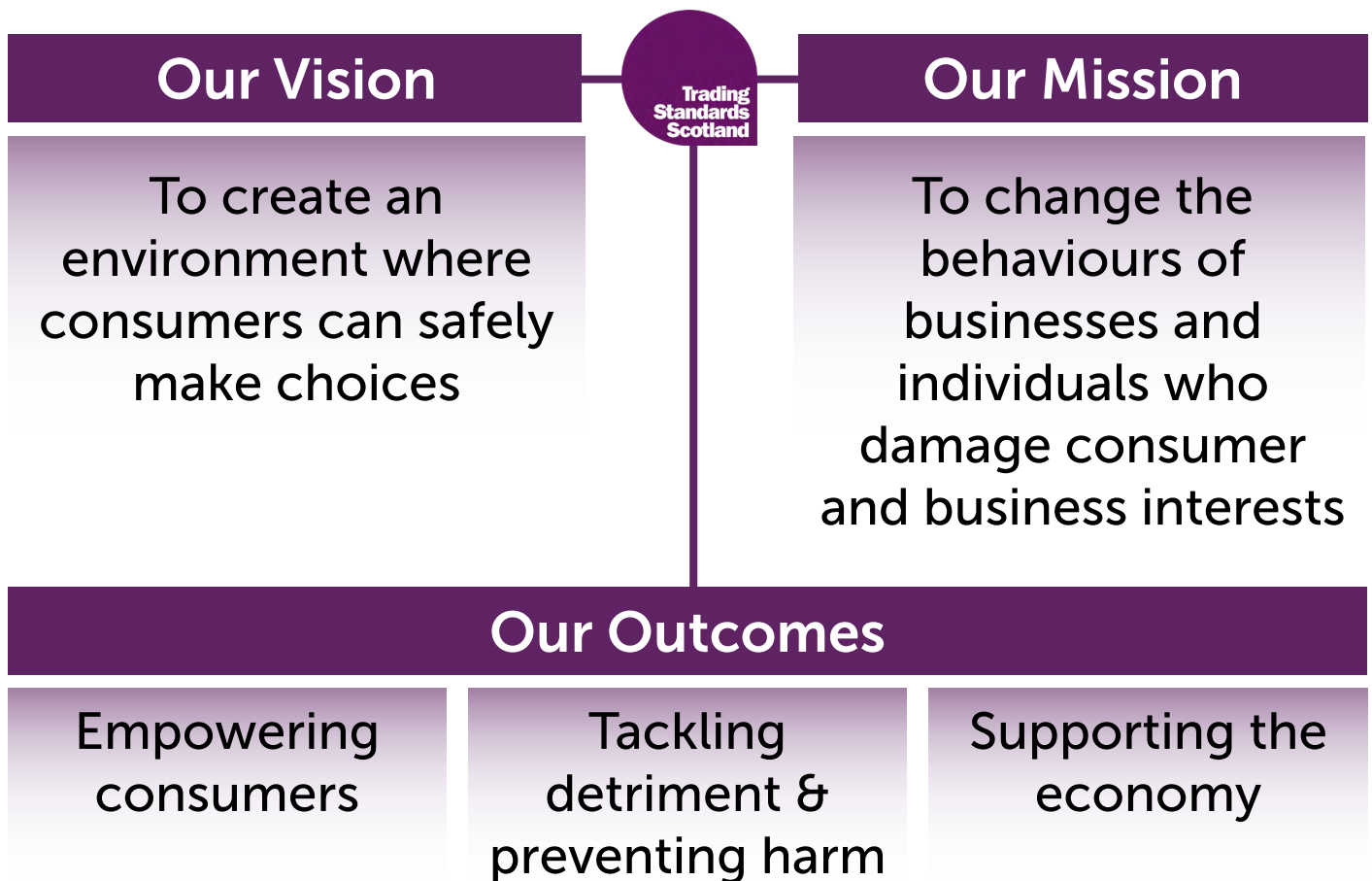
Maureen Chalmers

**COSLA Spokesperson for the Community & Wellbeing Board and
Chair of the Trading Standards Scotland Governance Board**

02 Introduction

Trading Standards Scotland is a team delivered by COSLA and funded by UK government to add capacity to local authority trading standards services in Scotland. The team is funded to:

- tackle consumer detriment occurring across local authority boundaries
- provide expertise in cybercrime investigations
- provide national intelligence capability
- undertake investigations into illegal money lending and support initiatives to prevent individuals from turning to this source of lending



03 Governance, Funding and Authorisation

Governance

As part of its funding agreement with COSLA, the Department for Business & Trade and HM Treasury set out the broad functions that they wish TSS to undertake and key performance indicators on which it is to report. These are set out in the Appendix to this Plan. In addition, TSS is accountable to a political Governance Board within COSLA chaired by COSLA's Spokesperson for Community Wellbeing, Cllr Maureen Chalmers. It comprises elected members representing all major political parties in Scotland and representatives from UK Government Department for Business & Trade; SCOTSS (Society of Chief Officers of Trading Standards in Scotland), Consumer Scotland, CAS (Citizens Advice Scotland) and the Energy Retail and Consumers Team of Scottish Government are also invited to meetings of the Board. Being part of COSLA means that Trading Standards Scotland is at the heart of policy development for local government enabling consumer protection issues to be given prominence and be linked to other relevant policy areas such as health and social care, community safety and sustainable economic growth.

Funding

The team is funded, in the main, by the Department for Business and Trade. This grant is provided to enable the team to identify, prioritise and deliver national and regional enforcement in Scotland in relation to fair trading. His Majesty's Treasury provide funding to the team in order to support activity to identify and take enforcement action against businesses and individuals involved in illegal money lending activities in Scotland and to undertake prevention initiatives seeking to limit the use of such lenders. The Scottish Government also provide funding to support a post within the team to specifically take forward work in relation to the energy efficiency sector and to support the delivery of the Scottish Government Heat in Buildings Quality Assurance Policy Statement.

Authorisation

In order to undertake an enforcement role, TSS receives delegated authorisation from Glasgow City Council which it obtains by virtue of the Local Government (Scotland) Act 1973. It engages with local authority trading standards services via the Society of Chief Trading Standards Officers in Scotland (SCOTSS). On a bi-monthly basis regional representatives from SCOTSS attend a Tactical Tasking meeting with TSS management to jointly oversee the work undertaken to tackle cross council border issues and agree whether new referrals to the team meet the threshold for TSS involvement.

04 Working in Partnership

Local Trading Standards Services

The role of TSS is to add capacity to the trading standards delivery system in Scotland and to do this we work closely with local authority services undertaking cross border investigations on their behalf and providing intelligence, equipment and technical services support.

Local trading standards services have a broader role than TSS and provide advice to businesses based in their area and the consumers affected by those businesses with the aim of ensuring that consumer law is complied with. Where necessary they will take enforcement action against those businesses. Where a business is causing widespread harm across multiple local authority areas the matter may be referred to TSS for investigation.

Local trading standards services will also:

- Monitor products placed on the market to ensure they meet safety requirements and will not cause harm.
- Ensure weighing and measuring equipment used for trade is accurate
- Ensure that age restricted products are not sold to children
- Ensure that businesses trade fairly, e.g., not make false or misleading claims; uphold consumer rights; use fair contract terms; treat online buyers well.
- Promote community safety through the safe storage and supply of petroleum and explosives (e.g., fireworks)

TSS will continue to support local authority services in several specific areas including:

- Analysing the data gathered by call blocking devices
- Supporting access to data on potential scam victims
- Providing a library of prevention materials
- Providing access to the Scam Awareness Van for use at community events
- Forensic examination of handheld communication devices

Consumer Protection Partnership

TSS represents Scottish trading standards at the UK Consumer Protection Partnership (CPP); the forum through which partners in the consumer landscape come together strategically and operationally to address UK emerging consumer issues. TSS ensures that annual business plans and objectives reflect the wider opportunities and impacts associated with the CPP, and reflect the benefits to partners; and that, where possible, systems and processes are developed with a view to sharing across the partnership, including intelligence and other data.

Trading Standards Policy & Co-ordination Group

The COSLA chaired TS Policy & Co-ordination Group brings together representatives from Local Government, Scottish Government, UK Government and other relevant bodies to foster strategic leadership of the Trading Standards function across Scotland, effective co-ordination of Trading Standards priorities between Local Government and Scottish Government, as well as across Scottish Government policy areas and recruitment and retention of Trading Standards staff.

TSS are members of the group and in addition are providing the secretarial support.

Consumer Network for Scotland

The network has now been running for some time and has contributed to establishing and fostering close relationships across the consumer landscape in Scotland. The Network has an agreed workplan and looks to bring partners together to ensure a holistic approach to consumer issues.

Scottish Crime Campus

TSS is a partner organisation at the Scottish Crime Campus. A presence at the campus allows us to engage effectively with Police Scotland, HMRC (HM Revenue and Customs), Border Force and other enforcement agencies to share intelligence and participate in multi-agency activity and assist in tackling serious and organised crime.

05 Our Communication Strategies

Social Media



Through our Facebook, Instagram, Bluesky, X, LinkedIn and TikTok accounts we post updates on recently reported scams, consumer protection issues, illegal money lending and ongoing campaigns. We have over 15,000 followers across all social media platforms and around 300,000 visitors to our websites annually.

ScamShare Bulletin



Our ScamShare bulletin features information about recently reported scams, consumer issues and partners' campaigns. It reaches over 33,500 consumers weekly and TSS is keen to continue to grow the number of consumers accessing ScamShare over the coming year. ScamShare is also utilised to engage consumers through survey work which is later used to inform campaign development.

Printable Resources



A wide variety of prevention resources are available to download and print via our website, including ScamShare leaflets focusing on common scams, cold caller checklists and resources about illegal money lending.

Press



Coverage of our campaigns and priority areas regularly appears in local and national press, including newspapers, radio and online news sites.

Partnership Working



TSS has become involved with more direct consumer engagement over recent years as a result of strong partnership working with the likes of Neighbourhood Watch and the University of the West of Scotland. TSS are now able to post messages directly to the Neighbourhood Watch Alert System and this will enhance opportunities to get messaging to consumers' in real time about issues in their areas.

Priorities for 2025/26



Whilst keen to continue widening our reach to all consumers during 2025/26, TSS will explore strategies to specifically engage with younger consumers, those where English is not their first language and consumers living in social isolation and loneliness. A review of the website will be conducted and accessibility tools are being introduced.

06 The National Priorities For 2025/26

TSS completed a refresh of the strategic assessment of intelligence sources and other data sets to establish which thematic areas are causing widespread consumer harm early in 2024. This continues to inform the work of the team.

A MoRiLE (Management of Risk in Law Enforcement) Strategic/Thematic score has been applied against the thematic areas to assess organisational priorities. MoRiLE is a risk prioritisation process used by law enforcement agencies and allows agencies to identify and assess its key priority areas. It uses a structured methodology and matrix to consistently assess threats, risks, and harm.

The Tactical Tasking process helps inform the work of the team by identifying problematic trading practices and traders currently causing issues,. This information is reviewed and used to update investigations and tactics.

Priorities for the team have not changed from 2024/25, however the ongoing assessment of intelligence and other data sources, and the learning from investigations has been used to update areas of focus and tactics:



Illegal Money Lending Project Catriona



The TSS team receives funding from His Majesty's Treasury to support work to investigate and prevent instances of illegal money lending. Illegal money lending is where an individual or business lends money to consumers without having the necessary authorisation from the Financial Conduct Authority. Often such lenders charge extortionate rates of interest and use threats and harassment to ensure that they are repaid.

During 2024/25 the team have continued the work to develop intelligence in this area. A major engagement project with Police Scotland was instigated to ensure that call handlers were aware that illegal money lending was a criminal offence and that information pertaining to it should be passed to TSS. We have already seen positive results from this work, and we will continue this engagement project into 2025/26.

Tactics used for investigating this type of crime have adapted over the years in response to the changes in how people manage their finances. The team continue to look at how technology can support their investigations and provide evidence to support criminal prosecutions.

It remains a focus for the team to prevent people from having to resort to using illegal lenders when they find themselves in financial crisis. TSS has been funding community-based prevention projects for several years and this year will modify the approach to identifying suitable projects. TSS will work in partnership with established partners to co-develop prevention projects that are focused either on geographical areas or communities where there are known problems with illegal lending. In addition, the team will design and deliver awareness raising campaigns throughout the year.

Rogue Traders/ Home Improvements Project Fall



Itinerant doorstep 'traders' continue to commit consumer crime across Scotland, with wider links proven to serious organised crime including human trafficking, modern slavery, and environmental crime. They are highly organised and difficult to monitor and investigate due to their itinerant nature. These types of traders are synonymous with overcharging for work that is either unnecessary and/or substandard, with a tendency to target vulnerable and elderly consumers.

During 2024/25 issues with rogue traders and home improvements have persisted. We continue to see instances where consumers have paid inflated sums for work to be carried out on their homes that is of a substandard nature or not required. Reports of high pressure and aggressive sales practices also continue. Investigations in this area can be hampered by the ability to secure identification of the individuals involved and TSS have developed some novel approaches to assist with this.

There has been a notable reduction in the reporting of issues which constitute criminal offences in this area. Towards the end of 2024/25 TSS commissioned research to gather information on sales practices that consumers were experiencing. 46% of those surveyed reported having been subject to practices that could constitute a criminal offence, however many had not reported the issue. TSS will launch a new campaign, "Know Your Rights" at the start of 2025/26. The campaign is aimed at ensuring consumers are aware that high pressure and misleading sales tactics are illegal and encouraging them to report these issues to Advice Direct Scotland. Additional reporting will enable TSS to develop the intelligence picture and devise tactics to tackle the issues consumers are experiencing.

Intellectual Property Crime Project Jasper



As low risk, high reward crimes, illicit trade especially that of counterfeit products remains a significant threat in Scotland. Counterfeiting affects a wide range of goods and bears consequences for consumers, right holders, and governments alike. As well as posing dangers to the health, safety, and privacy of consumers, it also erodes brand value and results in revenue losses for legitimate companies and lost tax revenues for governments.

TSS have faced some barriers with taking forward work in this area over the course of 2024/25 in relation to the storage of goods that have been seized. The team have in excess of 20 tonnes of counterfeit goods in storage as cases are progressed through the court system. This is resulting in cost pressures. Discussions are ongoing with the Crown Office and Prosecutor Fiscal Service to resolve these issues for future cases.

The Intellectual Property Office have appointed a Scottish IP Crime and Infringement Coordinator and TSS have been working closely with the post holder to ensure that IP crime is tackled effectively through a partnership approach across the public and private sector. The Scottish Anti Illicit Trade Group was relaunched in March 2025.

TSS expect several large prosecutions to go to trial in the first half of 2025. This will require significant input from the team in terms of preparing evidence and, should the cases go to trial, attendance at court.

TSS will continue to develop the intelligence picture relating to counterfeit goods being sold in Scotland with the aim of tackling wholesalers. This work requires continual development of skills and knowledge as the majority of the trade takes place over the internet with the platforms used to support the sales changing and evolving in order to avoid detection.

Scams Project Loch



'Mass marketing' scams are a term used to refer to uninvited contact by the internet, letter, phone, or advertising purposefully designed to con people out of money. Scammers try to lure victims with false promises of large cash prizes, goods, or services in exchange for upfront fees, sometimes referred to as 'taxes' or 'donations'. Examples of such activity includes consumers receiving notification of mysterious inheritances, lottery scams, wine and diamond buying schemes, romance scams, clairvoyant scams, and copycat websites. In many instances, consumers find themselves caught up in a cycle whereby they are constantly targeted as even one response to scammers can mean that they are added to a 'suckers' list which significantly increases the potential of them becoming repeat victims.

Over the course of the last year, we have made significant progress in work to categorise reported consumer scams, we will continue to build on that work to be able to assess what types of scams are most prevalent and causing the highest levels of detriment.

The main impact we can have in this area is ensuring that consumers have up to date information on the types of scams that are currently operating, and the steps consumers can take to avoid being affected by scams.

Over the course of 2025/26 we will continue to refine the information that we hold on scams and ensure that we keep pace with new and developing scams. This information will be used to develop messaging for consumers that will increase their resilience to falling victim to consumer frauds. The Neighbourhood Watch Alert system will help ensure that we can get messaging out to consumers quickly and effectively. We will also continue to work with other enforcement partners to ensure that consumers are signposted to the correct agencies to report scams.

Energy Efficiency Measures Project Maxwell



Misleading energy marketing and the sale of energy efficiency products is a key priority area for Trading Standards Scotland. The industry continues to be targeted by rogue traders who have identified consumers' lack an understanding of both energy efficiency products and the government grants/schemes available and exploit these vulnerabilities.

Throughout the course of 2024/25 there have been continued issues around the sales, installation and removal of spray foam insulation. Consumer detriment in this area can often occur multiple times at all parts of this cycle, not to mention the issues that may be experienced by consumers when trying to sell or remortgage their home. To tackle this fast moving and developing issue the team have taken a risk assessed disruption approach rather than rely on criminal prosecutions which could take years to come to court. This has helped to prevent further consumer detriment. Learning from this approach will inform future work in what is an evolving market.

TSS have worked closely with Consumer Scotland throughout 2024/25 as they conducted their first investigation into the green home heating sector. Their report should be issued early in 2025/26 and TSS will consider the recommendations and how they can inform work going forward.

The Scottish Government will continue to provide financial support for the work the team does in this area for 2025/26. This allows TSS to take a holistic approach to this area and consider interventions throughout the consumer journey as well as a route to use the information gathered by the team to inform the policy development in relation to the energy efficiency market.



07 Disruption Activity

The role of TSS is to identify and prioritise cases for investigation where an individual or business is causing consumer detriment across local authority boundaries. Traditionally the approach has been to gather sufficient evidence to support a prosecution report detailing offences of consumer protection legislation.

There are some issues with this approach. The decision whether to prosecute lies with the Crown Office and Procurator Fiscal Service who have competing priorities and will make decisions based on public interest. It can also take a significant amount of time to bring a case to trial, this has been exacerbated in recent years due to the Covid-19 pandemic. It may also be difficult to secure a sufficiency of evidence to ensure that the individuals involved are prosecuted rather than businesses that simply disappear before a case is brought to court. In addition even a successful court case may not result in consumers' receiving financial compensation for any losses.

Disruption tactics are measures that seek to hamper the ability of an individual or a business to continue trading and can range from disrupting their supply chains to taking actions that limit their personal ability to go about their business. This proactive approach can result in a much quicker cessation in problematic activity however all action taken must be proportionate and therefore a careful examination of risk is required.

Disruption tactics have successfully been used to reduce consumer detriment caused by businesses involved in the sale, fitting and removal of spray foam and with a company supplying voltage optimisers. The tactics have led to the businesses ceasing to trade and in some instances returning money to affected consumers. Over the course of the coming year we will continue to develop and refine this approach. This will require close partnership working with a number of other enforcement agencies and private companies.

Intelligence also shows that there are a number of individuals in Scotland who move from one problematic business to another. These individuals are generally responsible for misleading and high-pressure sales tactics. During 2025/26 TSS will focus attention on these individuals, rather than the businesses that they work for, utilising disruption tactics in order to make it difficult for them to continue to cause consumer harm.

08 Digital Markets Competition and Consumers Act

The Digital Markets Competition and Consumers Act 2024 introduces new provisions relating to civil enforcement. As TSS are not general enforcers, we do not have the powers to use these provisions unless we work in partnership with local authorities.

To date, despite an appetite from trading standards services to do so, the use of civil enforcement provisions in Scotland has not been widespread. This is, in part, due to limited capacity within local authority legal services teams. In order to ensure that these new civil provisions are used effectively in Scotland we will develop a proposal, in conjunction with SCOTSS, to establish a central legal resource to support this work. Initial work on this has already commenced with an assessment of problematic traders operating across Scotland who are causing widespread consumer detriment but not meeting the threshold for a criminal prosecution being prepared.

Appendix

Performance Indicators

DBT

Enforcement

KPI
Operations commenced in the period, broken into separate activity strands: General / Civil / Cyber / Total
Reports submitted to the Procurator Fiscal
Cases submitted for Part 8 Undertaking under the Enterprise Act 2002
Breach of enforcement orders pursued
Enhanced consumer measures sought
Cases referred for POCA investigations (Police Function)
Cases referred to Civil Recovery Unit
Cases referred to other enforcement agencies
Enforcement outcomes undertaken in partnership with local authority trading standards teams and/or other enforcement agencies
Training events undertaken for local authority Trading Standards services to improve enforcement capability

Intelligence

KPI
Intelligence logs submitted by TSS
Analytical products created in the period
Intelligence development cases commenced
Intelligence packages developed for local authority operations (cybercrime/other)

Prevention

KPI
Consumers/businesses reached in preventative campaigns: online, printed media, radio/TV

HMT

KPI
Victims identified
Victims supported
Estimated value of victim debts
Operations undertaken
Suspected illegal money lenders identified
Individuals reported
Individuals convicted



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