

Warranty Scams

One of the most frequently reported phone scams in Scotland is the misleading sale of insurance or warranties for white goods and appliances.

what do warranty scam calls sound like?

The aim of most warranty scam calls is to obtain your personal details and encourage you to sign up to an unnecessary contract. Scammers may say the following:



I'm calling from your insurance company to let you know that your washing machine / oven / dishwasher / television / boiler cover is due for renewal. We can offer you a special deal if you agree to renew today because you have a no claims bonus.



You're paying too much for your appliance insurance. I can offer you a cheaper price - I'll just need you to give me your details so that I can sign you up for a monthly direct debit



A maintenance payment is due for your TV. Court proceedings will be started against you if you don't pay.



Your set-top box needs to be replaced. Please confirm your bank details so that a new box can be sent out to you.



Our records show that you need to renew your plumbing / drainage cover. We can take payment now over the phone - please confirm your contact details and account information.

how can I tell if a call about warranties is a scam?

Legitimate companies will never phone you unexpectedly to ask you to provide your personal or banking details.

Be suspicious of any cold caller who asks you to share or confirm any details.

Scam phone calls often ask you to **act urgently** to avoid losing money. The caller might pretend that you already have a policy with them and offer to renew it for a cheaper price. They may say that this deal is only available for a short time to try and encourage you to sign you up for monthly direct debits.

Many common appliance issues are covered by people's existing home contents insurance, meaning that you might not even need appliance breakdown cover.

what should I do if I get one of these calls?

If you receive a similar cold call and are not sure whether it is legitimate, **hang up and contact the original supplier** to check whether you need a new warranty.

Never give a cold caller any personal information or bank details, even if they seem to know some of your details already.

Don't agree to make any payments on the spot. Take time to think about your decision and, if in doubt, contact the original supplier of the appliance.

Report all scams to **Advice Direct Scotland** using their free consumer helpline: **0808 164 6000** or via their online reporting tool at **www.scamwatch.scot**.

If you have lost money or are worried that you have given your bank details to scammers, contact **Police Scotland on 101**.

Find more information and advice on avoiding scams:

Advice Direct Scotland - www.consumeradvice.scot

Police Scotland - www.scotland.police.uk/keep-safe

Trading Standards Scotland - www.tsscot.co.uk/latest-scams

The National Cyber Security Centre - www.ncsc.co.uk

