

Warning: “CASH ONLY” Payments for Home Improvements

Are you thinking of buying home improvement goods and services such as kitchen or bedroom furniture etc from a trader visiting to your home?

Does the trader want **CASH PAYMENTS ONLY** up front or on delivery?

Staffordshire Trading Standards advise consumers to be cautious in these situations before you pay cash please take steps to check:

1) The Identity the trader that wants your custom:

- Ask the sales person for identification and paperwork such as a receipt, is there a “legal name” and a genuine address for the trader on these?
- Do business details on the identification match with paperwork / receipt?
- The word “Limited” *may* appear at the end of the name

2) That the trader’s premises exist - in case things go wrong later:

If you have not visited the address for the trader, can you be sure the premises exist? Especially if your contact with them stems only from a: Newspaper Advert, Leaflet, Website or Knock at the door

3) Even if you are happy with 1) and 2) above consider:

- The trader’s motives for insisting on cash. Note: Using a visa debit card or paying over £100 (up to £30,000) on credit card gives you extra protection.
- Paying after delivery ONLY when you have checked all items are correct.
- Get quotes from other traders and do not be pressurised by any trader offering “one off” or limited “low prices” as these may cost more in the end
- Check with someone you trust for a recommendation on a trader
- Trader Register scheme www.traderregister.org.uk/ 01785 330888
- Is the trader providing you with statutory 7 days cancellation rights?
- If unsure contact Trading Standards or Consumer Direct (08454 04 05 06)

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All our alerts are available in a range of formats and languages, including large print. Please contact Community Development if this would be helpful to you, or someone you know. Community Development, 14 Martin Street, Stafford, ST16 2LG E-mail: community.development@staffordshire.gov.uk

