

Cold calls to elderly ‘must be banned’

Nadeem Badshah

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Cold callers target more than ten million pensioners every year Photo LAUREN HURLEY/PA

The head of the Pensions Advisory Service has called for a ban on companies from cold-calling pensioners.

Michelle Cracknell said the move would give the elderly “protection” against fraudsters. She added that the government-funded helpline has warned people that their chances of recovering their life savings after being scammed are “next to zero”.

More than ten million pensioners are targeted annually by cold callers.

“If a ban was put into place it would be a further protection to customers,” Ms Cracknell told *The Daily Telegraph*. “Not

everybody is aware. Most people tend to have a positive outlook that it's OK [when someone cold calls]. Our advice is that you should be suspicious.

“The good financial advice companies don't need to cold call. Government services don't cold call . . . we would like every customer to refuse to take cold calls on their pension funds.”

Last year *The Times* reported that highly sensitive details of thousands of people's pension savings were being sold to cold-calling companies.

Comments.

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Shirley Sweeney

Elderly people need protection - Some of these companies are ruthless and will stop at nothing to extort funds from the vulnerable, And the fact that many charities allegedly are happy to target this practise.!

How we implement these changes will be difficult, with companies who are relentless and seem to be one step ahead of the law .

Let's hope the Government will now intervene.

Foreversideways
Not ruthless, criminal.

Projector
MP's are more concerned with how many bars there'll be in the new parliament than trivial things that worry the public.

Ricky Freeman
A fool and his money are easily parted. So it has always been. Individuals should take responsibility for their own actions.

Jack Hill
@Ricky Freeman

And a vulnerable elderly person and his money are soon parted, the two words elderly and vulnerable should define our reaction to the abuse by fraudsters, cold callers; which includes some charities it must be said.

Greenfly
@Ricky Freeman

You obviously don't have the faintest idea what it can be like to be elderly. You'll probably find out one day.

judy ludlow
@Ricky Freeman how wonderful to be perfect!

Hugh Smith

There should be protection, but how to put it in place? The disreputable companies who use cold calling are not going to be put off by mere wishful thinking; there will have to be enforcement and consequences.

Rachel Brett

I think all cold calling should be banned, so that anyone receiving an unsolicited call would know in advance this is likely to be trouble, and you be treated with severe caution.

The worst one, and there are a few I could mention, was someone pretending to be from HMRC Customs and Excise, saying you owe tax and when you are 85 years old and have been a pensioner for at least 20 of them, to say my Mother-in-Law nearly had a heart attack would have been an understatement. Had she not felt so scared and called us during the call, they would have got access to her account details, they were that scary.

How do I know, the stupid people tried the same trick on me, and got very short shrift. I of course reported it.

Adrian Barrett

Great idea. As I age I recognise that I am not as sharp as I once was and worry that I might be caught out at some

time. The vulnerable in society must be protected from the unscrupulous greedy.

putneytony

It is not that easy.

a) Many of the companies that specialise in this sort of call ignore TPS anyway and once you have answered one you are effectively deemed to accept calls from this lot.

b) Many of the companies operate at least partially from outside the UK.

c) Caller ID is often a spoof - you try calling it and find it doesn't exist

Mark Nowland

@putneytony Whilst I appreciate that, I do beg to differ.

It's correct to say it's not that easy assuming the current situation where there's no desire or effort. You just need to will and determination to actually stop it.

Bernadette Bowles

@putneytony Plus making the call illegal when you're hoping to commit a crime in the first place is not likely to prove to be a deterrent.

Fullpelt

My 102 year-old father often gets these cold calls.

A caller insisted that dad could claim against "another driver" for a recent accident - though he last drove a car 25 years ago.

A different caller pressed him to think about whether he'd been sold PPI - though he retired from work 42 years ago.

Somebody else told him they'd identified a problem with his Windows.

"There's no problem", said my father who has never entered the computer age, "I'm fully double-glazed" - and put the phone down!

Bernadette Bowles

@Fullpelt Get him a call blocker.

GRAHAM WRIGHT

As Mark Nowland says, the solution to this real nuisance is quite simple - ban ALL cold calling.

putneytony

@GRAHAM WRIGHT But how to stop it. Reputable companies don't ignore the rules but many out there are not reputable. And you can't expect a telecoms company to necessarily know which call is a cold call and which is not. Call blockers seem to be the only real solution.

GRAHAM WRIGHT

@putneytony @GRAHAM WRIGHT

I agree it's not straightforward, but a change in the law has to be a first step.

Preventing the sell-on of lists of contact details would also be a good thing.

Ideally no-one should ever receive unsolicited calls, or mail either for that matter.

Mark Nowland

Cold calling anyone should be banned. After a minor traffic incident where liability was clear, no one was hurt and neither party had an argument, I received over 30 calls from various companies trying to push me to sue the other party for imagined injuries. Everyone knows this is both morally indefensible and the reason premiums are so high, so why is this practice allowed to continue?

Mick

@Mark Nowland I had a similar experience Mark, where the calls continued for several years after there had been a full and final settlement of the claim. Not to mention PPI

Mark Nowland

@mick @Mark Nowland I've taken to dealing with them using just two words. Seems to have pretty much stopped.

MK390

I'm not a pensioner yet but we suffered from numerous calls a day so we bought a blocking telephone (a BT8600 but there may be others available) and now don't get any.

Downside to having one is that callers from withheld numbers (doctors surgery or police) or numbers you haven't programmed in have to go through the screening process of announcing who they are and you deciding to accept the call

Rober hamilton

All cold calls should be banned.....12 in two days last week.

SixG

Hmmm, nice idea but why just pensioners? And how could it be implemented effectively?

E Post

It is not just a case of "*a ban on companies from cold-calling pensioners*" that is needed. There are other vulnerable groups too; e.g. the mentally ill those with learning difficulties.... Why should any ordinary person for that matter be subjected to cold-calls they do not want? Similarly it's not just Pensions Advisory Services that are the culprits in cold-calling. What about Charities, unscrupulous tradesman....?

Nempnett

Good luck with enforcing that. Despite reporting them, I am still getting unsolicited calls 2 or 3 times a day that start off "now winter is here" even though at the time of the calls, it was true only in the Southern Hemisphere.

d d

Absolutely right, why the delay.