

EICH ARWEINIAD I DDELIO GYDA GALWYR DIGROESO

Cynhyrwyd gan y Bartneriaeth Diogelu Defnyddwyr Cymru



GALWYR DIGROESO

**PAID AGOR Y DRWS
I RYWUN AMHEUS!**



Safonau
Masnach
Cymru



Eich arweiniad i ddelio gyda galwyr digroeso

Yn anffodus y dyddiau hyn nid yw pawb sy'n dod at eich drws yn ddiffuant, felly dylech bob amser fod ar eich gwyliadwriaeth. Gallai'r person wrth eich drws fod yn alwr cyfreithlon, yn werthwr twyllodrus neu hyd yn oed yn lleidr sy'n ceisio tynnu eich sylw.

Ond peidiwch â phoeni - ychydig iawn o bobl yng Nghymru sy'n profi'r math yma o drosedd ac os darllenwch y daflen syml hon, byddwch yn gywybod yn union beth i'w wneud i sicrhau na chewch eich twyllo.

Cynllun Tri Cham

COFIWCH

Mae galwyr diffuant yn derbyn y bydd efallai angen iddynt aros. Eich cartref chi a'ch penderfyniad chi ydy o – nid oes raid i chi adael neb i mewn.

1.

Paid agor y drws i rywun amheus

Mae'n swnio'n syml, ond os na fyddwch yn gadael rhywun i mewn – mi fyddant yn gadael. Peidiwch â gadael iddynt roi pwysau arnoch i agor y drws.

Gyda'n gilydd gallwn drechu galwyr digroeso

Os oes gennych amheumon am alwr digroeso, gallent barhau i gnocio ar ddrysau eraill yn eich cymdogaeth.

Os nad yw'r heddlu'n dod i wybod amdanynt, fedran nhw wneud dim byd. Felly os bydd rhywun amheus yn gnocio ar eich drws, ffoniwch **101** bob tro. Os byddwch yn cael eich twyllo ac mae galwr digroeso'n llwyddo i ddod i mewn i'r tŷ a chithau wedyn yn dechrau eu hamau, rhowch wybod i ni cyn gynted â phosib – peidiwch â themlo cywilydd am y peth, cynta'n byd y gwyddom am y peth, cynta'n byd y gallwn eu dal a chael y pethau a ddwynwyd oddi arnoch yn ôl.

2.

Byddwch yn barod. Cadwch reolaeth.

Meddyliwch am beth i'w ddweud wrth alwyr stepan drws ymlaen llaw. A chadwch restr o rifau ffôn cyswllt pwysig wrth ymyl eich ffôn fel y gallwch gadarnhau pwy sy'n ddiffuant. Gofynnwch i bawb arall diwahoddiad adael.

3.

Ffoniwch gymydog neu'r heddlu.

Cysylltwch â pherthynas neu gymydog a allai helpu i gadarnhau galwr digroeso. Os ydych yn meddwl bod rhywun yn werthwr twyllodrus, ffoniwch ni ar **101**. I ryportio lleidr posib, neu werthwr twyllodrus sydd wedi dwyn eich arian ac sy'n dal i fod yn yr ardal – ffoniwch **999**.

Delio gyda gwerthwyr twyllodrus



Pwy ydyn nhw?

Fel arfer mae galwr digroeso'n cymryd arnynt eu bod yn werthwr neu'n fasnachwr sy'n cynnig gwasanaeth neu nwyddau gwelliannau tŷ rhatach i chi. Maen nhw bob amser yn wên deg ac yn gredadwy iawn. Gall hefyd fod yn anodd cael gwared arnynt os ydynt yn dod i mewn i'ch tŷ, hyd yn oed os gofynnwch iddynt adael. Bydd masnachwyr fel hyn yn codi crochris am waith gwael, gwaith trwsio diangen neu nwyddau rhad fel ffenestri dwbl, matresi neu gynhyrchion ynni cartref.

Pa driciau y maen nhw'n eu defnyddio?

Maen nhw weithiau'n cynnig tarmacio eich dreif, gweithio ar eich gardd, trwsio eich to neu lanhau eich gwteri am bris isel. Medrant ddweud bod angen gwaith trwsio brys ar eich tŷ. Medrant ddweud eu bod ond yn yr ardal am gyfnod byr. Medrant ddweud eu bod wedi gwneud gwaith i'ch cymydog. Medrant gynnig disgownt anghredadwy i chi.

Medrant fynnu eich bod yn talu arian mawr gan hawlio bod y gwaith wedi bod yn llawer mwy nag yr oeddent yn ei feddwl. Mae rhai'n gofyn am arian parod yn syth a byth yn dod yn ôl. Gallai eraill fynnu eu bod yn eich gyrru i'ch banc i roi pwysau amoch i dynnu arian mawr allan o'ch cynilion. Beth bynnag y maen nhw'n ei ddweud – peidiwch eu coelio.

Beth ddylech chi ei wneud?

Cynghorion Da

- Gosod intercom neu dwll ysbïo fel mesurau diogelwch ychwanegol.
- Peidiwch byth â chytuno i waith gael ei wneud na rhoi arian iddynt ar steipan eich drws.
- Cofiwch bob amser gael pris ysgrifenedig gan ddau fasnachwr gwahanol am unrhyw waith. Cysylltwch â'ch adran Safonau Masnach leol i weld a oes ganddynt Gynllun Masnachwyr Cymeradwy (er enghraifft, mae gan Ogledd Cymru Gynllun Prynu'n Hyderus ers mis Ionawr 2016).
- Mae gennych 14 diwrnod i ganslo unrhyw nwyddau neu wasanaeth a brynasoch ar gyfer eich cartref ac a gostiodd fwy na £42. Mae'n drosedd os nad yw pobl yn rhoi hysbysiad ysgrifenedig i chi'n dweud beth yw'r amodau, yr amserlen a sut y gallwch ganslo.
- Os cytunwch i waith gael ei wneud – dylech bob amser gytuno ar y pris, y trefniadau talu a'r dyddiadau dechrau / gorffen – ar bapur - cyn i unrhyw waith ddechrau ar eich cartref.
- Peidiwch â thalu'n llawn tan y byddwch yn hollol fodlon wrth i'r gwaith gael ei wneud, a dylech ystyried talu fesul tipyn drwy gydol y gwaith.
- Talwch gyda siec neu gerdyn, nid arian parod – peidiwch â gadael iddynt eich gyrru i'ch banc.
- Cadwch eich cartref a'ch pethau'n ddiogel yn ystod unrhyw waith.
- Os ydych yn meddwl y cawsoch eich twyllo neu os ydych yn amheus o fasnachwr, ffoniwch **101** neu rif y Gwasanaeth Cyngor ar Bopeth ar **03454 040505**.

Delio gyda lladron sy'n ceisio tynnu eich sylw



Pwy ydyn nhw?

Mae'r bobl yma'n wahanol iawn i fasnachwyr twyllodrus. Medrant fod yn ddynion neu'n ferched, o unrhyw oed a chefnidir, a byddant yn defnyddio llith o esgusodion i geisio tynnu eich sylw a thricio eu ffordd i mewn i'ch cartref. Felly peidiwch â gadael iddynt ddod drwy'r drws, cofiwch y cynllun tri cham, a pheidiwch â gadael iddynt ddod yn agos at eich pethau gwerthfawr.

Pa driciau y maen nhw'n eu defnyddio?

Bydd rhai'n ymddangos i fod yn ddiniwed ac yn gofyn i chi am wydraid o ddŵr neu i gael defnyddio eich ffôn, cyn defnyddio esgus arall i chwilio drwy eich tŷ. Bydd eraill yn cymryd arnynt eu bod yn bobl swyddogol, yn honni eu bod yn ofalwr iechyd, yn ymchwilydd marchnad o'r cyngor, yn blismon neu'n rhywun o'r cwmni nwy neu ddŵr er enghraifft. Y naill ffordd neu'r llall, byddant yn cymryd mantais ar eich ewyllys da ac yn swnio'n gredadwy iawn.

Beth ddylech chi ei wneud?

Cofiwch y **Cynllun Tri Cham**! Mae gennych hawl i gadw eich drws ar gau a dweud wrthynt am adael. Os ydych yn amheus o alwr digroeso, gallwch eu ryportio drwy ffonio **101** gan roi disgrifiad ohonynt ac unrhyw gerbyd a welsoch ganddynt.

Mesurau eraill y gallwch eu cymryd

• Edrychwch cyn ateb y drws

Edrychwch drwy'r ffenestr neu'r twll ysbïo i weld pwy sydd yna ac a oes ganddynt gerbyd yr ydych yn ei adnabod.

• Cardiau adnabod

Gall y rhain fod yn ffug, felly os nad ydych yn disgwyl i rywun alw, ffoniwch y cwmni go iawn i gadarnhau pwy ydyn nhw. Ni fydd ots gan bobl ddiffuant aros tra byddwch yn gwneud hyn.

• Rhifau Cyswllt

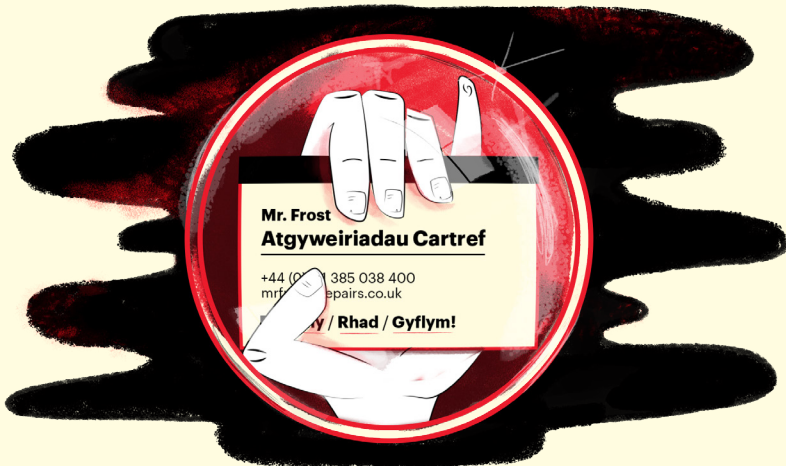
Mae'n bosib y bydd ganddynt dwyllwr arall i ateb y ffôn ar yr ochr arall os ydynt yn rhoi rhif ffôn i chi ei ffonio, yn enwedig os yw'n rhif mobeil. Felly dowch o hyd i'r rhif cywir eich hun o'r rhestr wrth eich ffôn – **peidiwch byth** â defnyddio'r rhifau sydd ar eu cardiau nhw. Ffoniwch y cwmni'n uniongyrchol i wneud yn siŵr bod y person sy'n galw'n ddiffuant.

• Cynllun Cyfrinair

Mae gan lawer o gwmnïau nwy, dŵr a thrydan gynllun cyfrinair – fel y gallwch greu gair cofiadwy a dim ond chi a'r cwmni fydd yn gwybod beth ydyw. Os ydyn nhw'n gwybod beth yw'r cyfrinair, gallwch eu gadael i mewn. Cysylltwch â'ch cwmnïau trydan, nwy, dŵr a ffôn lleol, a chofiwch beidio â dweud wrth neb arall beth yw eich cyfrinair.

• Pobl sy'n galw gydag apwyntiad

Os ydych yn disgwyl i rywun alw ar amser penodol, gofynnwch i rywun fod gyda chi er mwyn gallu cadarnhau pwy ydyn nhw.



Delio gyda galwyr digroeso dros y ffôn a sgamiau yn y post

Pa driciau y maen nhw'n eu defnyddio?

Mae unrhyw sgam yn dwyll - maen nhw naill ai eisiau eich arian neu eich manylion, gan werthu eich manylion ymlaen os na fedrant ddwyn eich arian eu hunain.

Os yw'n swnio'n rhy dda i fod yn wir – mae o fel arfer! Mae'r sgamiau mwyaf poblogaidd yn cynnwys ennill loteri dramor na wnaethoch erioed roi cynnig arni, a'r cwbl sydd angen ei wneud yw talu ffi weinyddol i ryddhau eich gwobr.

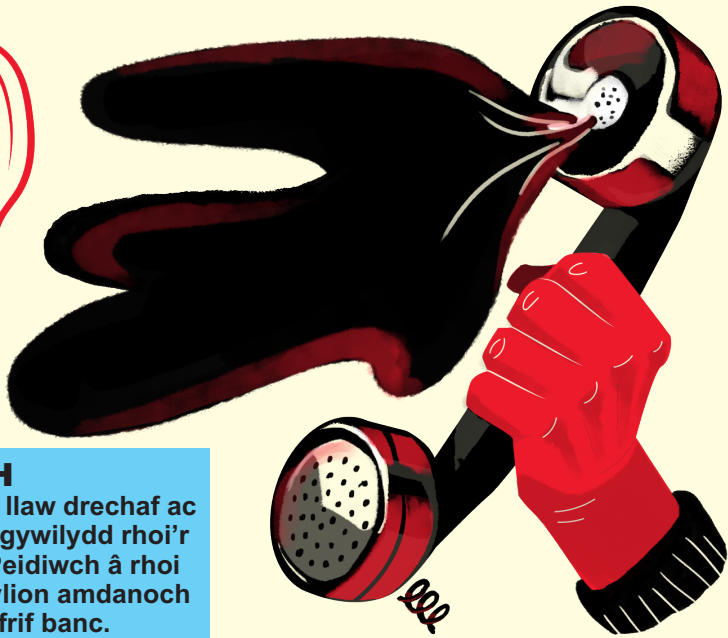
Mae sgamiau cyffredin eraill yn cynnwys gwasanaeth i hawlio ad-daliad treth gan y cyngor am fand treth anghywir, hawlio bod yswiriant gwarchod taliadau wedi ei werthu'n anghywir i chi, neu gynnyrch neu wasanaeth ynni am ddim – i gyd am ffi wrth gwrs, pryd y gallech wneud hyn eich hun pe baech yn gymwys.

Mae galwyr hefyd yn hawlio eu bod yn rhywun o'ch banc a bod angen eich manylion personol neu gyfrif banc arnynt cyn gallu defnyddio'r cyfrif a thrafod y mater gyda chi. Peidiwch â rhoi unrhyw wybodaeth iddynt, a hyd yn oed os awgrymir i chi ffonio'n ôl i gadarnhau – ffoniwch eich banc yn hytrach, drwy ddefnyddio'r manylion cyswllt ar eich datganiad banc.

Cofiwch, mae twyllwyr yn gwybod sut i gadw eich llinell ffôn ar agor a medrant gymryd arnynt eu bod yn awdurdodi eich galwad ffôn – ar ôl gorffen yr alwad, ffoniwch berthynas neu ffrind i wneud yn sicr bod y llinell ffôn yn glir.

Os ydych yn amau bod galwad ffôn yn sgam, ffoniwch **101** neu'r Gwasanaeth Cyngor ar Bopeth ar **0808 2231144**. Er mwyn derbyn llai o alwadau ffôn diwahoddiad, neu bost gwerthu uniongyrchol, dylech gofrestru â'r Gwasanaeth Dewis Galwadau Ffôn (TPS) a'r Marketing Preference Service.

Os byddwch yn parhau i dderbyn galwadau ffôn digroeso, gallai fod yn werth ystyried cysylltu gyda'ch cwmni ffôn i dderbyn gwasanaeth blocio galwadau'r cwmni, neu ystyried prynu ffôn blocio galwadau eich hun. Gall y Safonau Masnach eich cyfeirio at yr opsiynau iawn – a bydd rhai Awdurdodau Lleol hyd yn oed yn gallu cynnig disgownt neu wasanaeth blocio ffôn am ddim i chi.



COFIWCH

Chi sydd â'r llaw drechaf ac nid yw'n ddigywilydd rhoi'r ffôn i lawr. Peidiwch â rhoi unrhyw fanylion amdanoch chi na'ch cyfrif banc.

Parthau Rheoli Galwyr Digroeso

Efallai fod gennych barth rheoli galwyr digroeso yn eich ardal. Parthau yw'r rhain a sefydlir gan yr heddlu a'r Safonau Masnach ar ôl trafod gyda thrigolion nad ydynt eisiau i bobl alw'n gwerthu nwyddau neu wasanaethau iddynt.

Os ydych mewn parth fel hyn, bydd arwyddion yn yr ardal a byddwch wedi derbyn gwybodaeth gan yr heddlu neu'r Safonau Masnach yn dweud wrthyhych beth yw'r cynllun, gan gynnwys Sticer i'w roi yn eich Ffenestr.

Mae'r parthau hyn yn fesur diogelwch ychwanegol i roi'r hyder i chi ddweud na wrth unrhyw un sy'n dod at eich drws. Ni ddylai unrhyw alwr digroeso gnocio ar dŷ sy'n dangos sticer ffenestr yn gofyn iddynt adael a pheidio â dychwelyd – os ydynt yn anwybyddu hyn neu gais llafar i adael, mae hynny'n drosedd.

Os yw masnachwr yn galw heibio tŷ yn y parth, gallwch eu ryportio am wneud hynny – hyd yn oed os na wnaethant unrhyw beth o'i le. Ond os masnachwr twyllodrus sy'n galw i'ch twyllo, i fasnachu'n annheg neu i ddwyn, medrant barhau i wneud hynny os nad oes rhywun yn eu ryportio. Helpwch ni i gadw'r masnachwyr twyllodrus hyn allan.

Rhifau ffôn defnyddiol

Llenwch y rhifau sy'n bersonol i chi gan nodi unrhyw gyfrinair perthnasol yn y lle ar eu cyfer. Cadwch y rhestr hon yn ddiogel i gyfeirio ati yn y dyfodol.

Cwmni / Person	Gwasanaeth sy'n cael ei gynnig	Rhif ffôn
	Cwmni Nwy <input type="text"/>	
	Cwmni Trydan <input type="text"/>	
	Cwmni Dŵr <input type="text"/>	
	Cwmni Ffôn <input type="text"/>	
Cyngor Lleol		
Perthynas neu Gymydog		
Yr Heddlu - Rhif di-argyfwng	<i>I ryportio galwyr digroeso</i>	101
Yr Heddlu - Rhif argyfwng	<i>Ffoniwch os teimlwch fod amoch ofn, neu dan fygythiad</i>	999
Gwasanaeth Cyngor ar Bopeth i ddefnyddwyr	<i>Safonau Masnach – cyngor ac atgyfeirio</i>	0808 2231144
Age Cymru	<i>Bydd y rhif hwn yn rhoi'r manylion lleol ar gyfer Age Cymru i chi</i>	029 20431555
Gwasanaeth Pensiynau	<i>Cyngor ar bensiynau a budd-daliadau</i>	0800 7317898
Cymorth i Ddiodefwyr	<i>Cyngor cyfrinachol am ddim i rai sydd wedi dioddef troseddu</i>	0808 1689111
Crimestoppers		0800 555111
Action Fraud	<i>I ryportio sgamiau o bob math</i>	0300 1232040

YOUR GUIDE TO DEALING WITH UNWANTED COLD CALLERS

Produced by the Consumer Protection Partnership Wales



**COLD
CALLERS**
**IF IN DOUBT
KEEP THEM OUT!**



Trading
Standards
Wales



Your guide to dealing with unwanted cold callers

Unfortunately these days, not everyone who calls at your door may be a genuine caller, so you should always be on your guard. The person stood on your doorstep could be a legitimate caller, a rogue trader or even a distraction burglar.

But don't worry - the number of people in Wales who experience this type of crime is quite small and if you read this simple guide you'll know exactly what to do to make sure you are not one of them.

Three Step Plan

REMEMBER

Genuine callers will accept they may have to wait. It's your home and your decision – you **don't** have to let anyone in!

1.

If in doubt, keep them out.

It sounds simple, but if you don't let someone in – they will go away. Don't let them pressure you into opening the door.

Together we can crack down on cold callers

If you have suspicions about a cold caller they might or could continue knocking on doors in your neighbourhood. If the police don't know about them - they can't do anything. So if someone suspicious calls at your door always report it and call **101**.

If you do happen to get caught off guard and a cold caller does manage to get into your house and you become suspicious of them, let us know about it as soon as possible - there's nothing to be embarrassed about, and the sooner we know about it, the better the chance we have of catching them and recovering your property.

2.

**Be prepared.
Be in control.**

Think about what to say to doorstep callers in advance. And keep a list of key contact numbers near your phone so you can check out legitimate callers. Ask all other unwanted callers to go away.

3.

**Call a neighbour
or the police.**

Contact a relative or a neighbour who can help verify a cold caller. If you think someone is a rogue trader call us on **101**. To report a distraction burglar or a rogue trader who has taken your money and is still in the area – call **999**.

Dealing with rogue traders



Who are they?

Rogue Traders usually cold call under the guise of being either sales or trades people offering cut price home improvement service or products. They are always charming and very believable. They can also be difficult to get rid of if they get through your door even if you ask them to leave. Such traders will charge a small fortune for poor quality work, unnecessary repairs or cheap goods such as double glazing, mattresses or green deal energy products.

What tricks do they use?

They sometimes offer to tarmac your drive, work on your garden, repair your roof or clean your gutters for a low price. They may say that your house needs urgent repairs. They may say they are only in the area for a short time. They may say that they have done work for your neighbour. They may also offer you unbelievable discounts.

They may then demand large amounts of cash, claiming that the job has turned out to be bigger than they thought. Some ask for cash up front and are never seen again. Others may insist on driving people to their bank to pressure them into withdrawing their savings. Whatever they say - don't believe them.

What should you do?

Top Tips

- Install an intercom or spy hole for extra security.
- Never agree to have work done or part with money on your doorstep.
- Always get written quotes from at least two traders for any work. Check with your local Trading Standards if they have a Trader Approval Scheme (for example, all of North Wales has a Buy with Confidence Scheme from January 2016).
- You have 14 days to cancel any purchase of goods or services costing more than £42 that you make in your home. If someone won't give you a notice in writing, telling you the conditions, time limits and procedures on how to cancel - they commit a criminal offence.
- If you agree to work – always agree the price, payment arrangements and start/finish dates in writing before any work starts on your home.
- Don't pay in full until you're completely satisfied during works and you could consider using stage payments throughout the work.
 - Make payments using a cheque or card, not cash – don't let them drive you to the bank
 - Keep your home and belongings safe during works.
- If you think you've been deceived, are concerned about a trader or have any doubts call **101** or Citizens Advice Consumer Services on **03454 040506**

Dealing with distraction burglars



Who are they?

These people are very different from rogue traders. They can be of any age and background, male or female, and will use a range of excuses to try and distract you, catch you off guard and trick their way into your home. So, don't let them through your door, remember the three step plan and don't let them anywhere near your valuables.

What tricks do they use?

Some will seem very innocent and ask you for a glass of water or to use your phone, before finding another excuse to search your house for valuables. Others will pose as bogus officials, claiming for example to be a health carer, market researcher or from the council, police or a utility company such as the Gas or water board. Either way, they will play on your good nature and be very convincing.

What should you do?

Remember the **Three Step Plan!** You have the right to keep your door closed and tell them to go away. If you are suspicious of a cold caller, you can report them to **101** and give a description of them and any vehicle you may have seen them use.

Other measures you can take

- **Look before you answer the door**

Glance through a window or spy hole to see who it is and if they have a recognisable vehicle.

- **Identity cards**

These can be faked, so if you're not expecting anyone, call the genuine organisation to check their credentials. Genuine callers won't mind waiting while you do this.

- **Contact Numbers**

They may have an accomplice on the other end of the number they give you, particularly if it's a mobile number. So find the correct number yourself using numbers you already have or through your own research – **never** use the numbers off their cards. Call the organisation directly to make sure the caller is who they say they are.

- **Password Scheme**

Many gas, water and electricity companies run a password scheme – so you can set up a memorable word that is only known to you and them. If they know the password you can safely let them in. Contact your local utility suppliers and remember not tell anyone else your password.

- **Callers with an appointment**

If you're expecting a caller at a specific time, ask someone to be with you so they can check their authenticity.



Dealing with cold callers on the phone and scams in the post

What tricks do they use?

Any scam is a Fraud – they either want your money or your details and will sell these on if they can't make money themselves off you.

If it sounds too good to be true – it usually is! The most popular scams include you winning a foreign lottery that you have never entered and all you need to do is pay an admin fee to release the prize.

Other common scams include services to claim council tax rebates for wrong banding, payment protection misselling claims or free energy products or services – all for a fee of course when you could do this yourself if you were eligible.

Callers also made claims that they are from your bank and need either your bank account or your details before they can access the account and discuss the matter with you. Don't give any information and even if they suggest you call back to verify – only contact your bank using the contact details from your statement.

Remember, Fraudsters know how to keep your lines open and can pretend to be authorising your call – once off the phone contact a relative or friend and speak to them to test that the line is free.

If you suspect that a telephone call is a scam call **101** or Citizens Advice Consumer Services on **0808 2231133**. To try reducing the number of unwanted telephone calls or direct marketing mail, register with both the Telephone Preference and Marketing Preference Services.

If you continually receive unwanted telephone calls, it may be worth considering contacting your telephone provider for call blocking services that they may offer or look into buying a call blocking machine yourself. Trading Standards can point you in the right direction – and some Local Authorities may even be able to offer discounts or free call blockers.



REMEMBER

You're in control and it is not rude to put the phone down. Don't give any details of you and your bank account.

Cold Calling Control Zones

You may have a cold calling control zone covering your area. These are zones set up by the police and Trading Standards in consultation with the residents who do not wish for cold callers selling goods or services.

If you are within a zone, there will be signs up within the area and you will have been provided with information by the Police or Trading Standards telling you what this means and including a Window Sticker to display.

The zones are an extra security measure to give you the confidence to say no to anyone who calls at your door. No trader should cold call at a property displaying a window sticker making a request to leave and not return – if they ignore this or a verbal request to leave, they are committing an offence.

If a trader does call within the zone, you can report them for calling – even if they have not done anything wrong. However if it is a rogue trader who is cold calling to defraud, burgle or trade unfairly, they may continue to so unless they are reported. Help us to keep the rogue traders out.

Useful telephone numbers

Fill in the numbers that are personal to you and make a note of any relevant passwords in the spaces provided. Keep this list safe for future reference.

Company / Person	Service they provide	Phone Number
	Gas Supplier <input type="text"/>	
	Electricity Supplier <input type="text"/>	
	Water Supplier <input type="text"/>	
	Phone Supplier <input type="text"/>	
Local Council		
Relative or Neighbour		
Police - Non-Emergency	Report cold callers	101
Police - Emergency	Call if you feel afraid, threatened or intimidated	999
Citizens Advice Consumer Services	Trading Standards – advice and referral	0808 2231133
Age Cymru	This number will provide the local area details for Age Cymru	029 20431555
Pensions Service	Advice on benefits and pension provision	0800 7317898
Victim Support	Free and confidential advice for victims of crime	0808 1689111
Crimestoppers		0800 555111
Action Fraud	Report scams of all types	0300 1232040