



## Wedding Services Fraud

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## WEDDING SERVICES FRAUD

The information contained within this alert is based on the results of research carried out by the National Fraud Intelligence Bureau (NFIB). One of the key objectives of sharing fraud data between the NFIB and stakeholders is to prevent fraud.

## ALERT CONTENT

With the upcoming “Wedding Season”, and for those individuals who are considering making plans for next year and beyond, you should be aware of the potential risks of fraud involved.

According to ‘bridesmagazine.co.uk’, in 2017 the average wedding cost spend is approximately £30,111. This will be paid out to multiple vendors, including; photographers, caterers, reception venues and travel companies, to name a few. Many of these services will require booking at least several months in advance and you may be obliged to pay a deposit or even the full balance at the time.

Being aware of the potential risks and following the below prevention advice could minimise the likelihood of fraud.

## PROTECTION / PREVENTION ADVICE

- Paying by Credit Card will provide you with protection under Section 75 of the Consumer Credit Act, for purchases above £100 and below £30,000. This means that even if a Company goes into liquidation before your big day, you could claim a refund through your Credit Card Company. (1)
- Social Media - Some Companies run their businesses entirely via social media sites, offering low cost services. Whilst many are genuine, some may not be insured or may even be fraudulent. There are a few things you can do to protect yourself;
  - Ensure you obtain a physical address and contact details for the vendor and verify this information. Should you experience any problems, you will then be able to make a complaint to Trading Standards or consider pursuing via the Small Claims Court.
  - Ensure you obtain a contract before paying money for services. Make certain you fully read and understand what you are signing and note the terms of cancellation.
- Consider purchasing Wedding Insurance - Policies vary in cover and can be purchased up to two years in advance. They can protect you from events that would not be covered under the Consumer Credit Act.
- Complete research on each vendor, ensuring you are dealing with a bona fide person or company. Explore the internet for reviews and ratings and ask the vendor to provide details of past clients you can speak to. You should do this even if using companies recommended by a trustworthy friend or source.
- For services such as wedding photographers, beware of websites using fake images. Look for inconsistencies in style; Meet the photographer in person and ask to view sample albums. If you like an image from a wedding, ask to view the photographs taken of the whole event so you can see the overall quality.
- Remember, if something appears too good to be true, it probably is! (2)

## FEEDBACK

The NFIB needs feedback from our readers to evaluate the quality of our products and to inform our priorities. Please would you complete the following NFIB feedback survey through: <https://www.surveymonkey.com/r/FeedbackSDU>. This should take you no more than 2 minutes to complete. If you have other feedback or additional information that you would prefer to provide by email please send to [NFIBfeedback@cityoflondon.pnn.police.uk](mailto:NFIBfeedback@cityoflondon.pnn.police.uk).

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<b>References</b>	(1) <a href="http://urbanette.com/avoiding-wedding-vendor-scams/">http://urbanette.com/avoiding-wedding-vendor-scams/</a> (2) <a href="http://markfraserphotography.co.uk/2015/11/ten-pitfalls-to-avoid-when-planning-a-wedding/">http://markfraserphotography.co.uk/2015/11/ten-pitfalls-to-avoid-when-planning-a-wedding/</a>