

NUISANCE CALLS AND MESSAGES:

Automated marketing calls



Not every marketing call involves a call centre trying to push a product – sometimes you just hear a recorded message

These messages may claim that you're due compensation, perhaps for a personal accident or for a mis-sold insurance policy, or may simply be trying to market a product or service to you.

This guide explains more about recorded message marketing calls and what you can do to stop them.

*If the message did not contain any marketing but was an information message from a company saying it had tried to call you but no operators were free to take the call, this is known as an abandoned call. You can learn more about abandoned calls by looking at the guide on [Abandoned and silent calls](http://consumers.ofcom.org.uk/2012/10/abandoned-and-silent-calls/): (<http://consumers.ofcom.org.uk/2012/10/abandoned-and-silent-calls/>)

Why do organisations make these calls?

These calls can have many purposes. For example:

Claims management – these mainly concern personal injury claims and claims for the mis-selling of payment protection insurance (PPI).

Debt management – these messages offer various types of debt management services.

Organisations make these calls to generate 'leads' which they then sell on to firms who offer the service provided in the message.

In the case of personal injury claims, the leads would essentially be a list of people interested in claiming compensation for a personal injury.

This list is then sold on to a firm which manages personal injury claims. It will contact the people on the list and offer them its services in dealing with possible claims.

These calls may ask you to press a number to speak to a live agent. You can of course choose to put the phone down. However, if you receive an automated marketing message and choose to press a key to speak to someone you will not be charged for the call.

If a phone number was provided with the call, our advice would be to refrain from calling it, unless you are familiar with the firm trying to contact you. If you do decide to call the number the call charges will depend on several factors, such as the number called and whether you call from your landline or mobile phone, as set out in our [guide on call costs](http://consumers.ofcom.org.uk/files/2010/01/numbering.pdf), available at <http://consumers.ofcom.org.uk/files/2010/01/numbering.pdf>.



What is the law?

Companies or organisations making automated marketing calls must have your permission before they call you.



What can I do about these calls?

If you are receiving automated marketing calls and have not given prior permission, you can complain to the Information Commissioner's Office (ICO), which is responsible for enforcing regulations in this area.

Try to provide the ICO with as much information about the call as possible, in particular:

- the organisation which transmitted the recorded message;
- the number that the call came from;
- the date and time of the call; and
- the nature of the sales/marketing that occurred during the call.

Complain to the ICO

You can complain to the ICO by:

- ringing their helpline: 0303 123 1113
- online: <http://www.ico.org.uk/complaints/marketing/30>
- or by post: Information Commissioner's Office, Wycliffe House, Water Lane, Wilmslow, Cheshire, SK9 5AF

Even if you don't know who called you, the ICO is still interested in hearing from you.

Why complain?

Your complaint can provide real benefits, both for you as an individual and for consumers generally.

This is because complaints play a vital role in helping regulators tackle the companies responsible for nuisance calls and messages.

Without your complaints regulators would find it much harder to identify and take action against those responsible.

Although complaining may not put a complete or immediate stop to all your nuisance calls or messages, it does help regulators take more targeted action in this area.

Making a complaint is simple. You can do it online, by phone or by post, and it can take as little as 5 minutes.

Scams

You should be aware of scam calls, such as those asking you to send money upfront or buy something up-front before you get the prize or offer, asking you to make expensive phone calls to get the prize or offer, or asking for your bank details or other personal information.

For up-to-date information and advice on the latest scams you should contact Action Fraud - the UK's national fraud reporting centre. For more information, please visit their [website](http://www.actionfraud.police.uk/home) (<http://www.actionfraud.police.uk/home>).

What if the calls are from overseas?

Firms based overseas who call on behalf of UK-based organisations should still comply with UK law.

If you are receiving automated marketing calls from abroad on behalf of a UK-based organisation you should follow the guidance given above.