



The 13 Scurrilous Scams

How to spot them and how to avoid them



FAIR CONTRACT ASSOCIATES

Fair Contract Associates Limited
Catalysts for Change

The Problem

The industry is commission driven, lease plan financed and unregulated which encourages unscrupulous behaviour such as hiding high costs in what appears at first glance to be low quarterly payments. Honesty and transparency is uncommon. Good quality suppliers are being forced out by rogue dealers.

The 13 Scurrilous Scams

1

Magic Paper Scam

- Form blanks are filled in after you sign it
- Always take a copy of forms you sign

2

MOD Scam

- Whole new leases are created to add an accessory
- Check the contract terminates with the current one

3

Evergreen Scam

- Dealer decides when the contract starts!
- Check the start date and end dates are correct

4

Colour Scam

- You are billed 3 colours and 1 black per colour copy
- Strike out the word 'development' insist on a price per page

5

Copy Charge Plan

- Outrageous terms inserted into the contract
- Be really clear what you are signing for

6

Copy Plan Scam (MPSA)

- Copy and lease are shown only as copy cost
- Do not accept minimum usage billing

7

Take Over Scam

- New owner says you need to take out a new agreement
- You don't have to, your existing agreement is valid

The Solution

Understand and be aware of the scams that are out there.
Never sign a blank form, and always take copies of the documentation as you signed it.

Contact Fair Contract Associates for free advice and support.

8

Maintenance Scam

- Maintenance contract is longer than lease contract
- Ensure both agreements match – read small print

9

Opportunist Scam

- Dealer re-leases your existing equipment
- Just don't do it – it's aiding fraud!

10

Bulk Free Scam

- The deal provides "free copies"
- You pay for them in the lease. It's illegal

11

Lease Flipping Scam

- New lease lowers payments but over a longer time
- Check the overall cost and term of the deal

12

Fresh Air Scam

- Unnecessary air filters sold at very high cost
- If the main kit isn't safe – don't buy it!

13

FAB Scam

- A fabricated upgrade to get you into a new lease
- Check with manufacturer if it's needed, it's free

Who We Are

- Fair Contract Associates is an independent organisation that specialises in the office equipment industry. We neither sell equipment, finance nor servicing
- This enables us to resolve disputes that may arise impartially, fairly and more quickly
- We have the specialist industry knowledge that the legal profession lacks
- We encourage buyers to use dealers that have been audited as part of the Fairness Charter

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