

# News story: 'Shameful' tactics in funeral plan sales to be stamped out

- crack down on misleading sales tactics currently being used to pressure customers into buying plans
- disreputable conduct will be addressed through greater regulation, including fines and criminal charges for rule breakers
- action will promote better treatment of customers and greater access to redress

The use of high pressure and misleading tactics in the sale of funeral plans will be brought to an end, City minister John Glen announced.

New plans to regulate the pre-paid funeral sector for the first time will ensure the market is competitive and consumers, who are often old and vulnerable, understand what they are buying.

The regulation of the sector will now be overseen by the Financial Conduct Authority (FCA). It will design a new, robust framework to bring regulation in line with other financial products, such as insurance, and ensure that providers are clear and fair in their treatment of customers. This will also offer people access to the Financial Ombudsman Service, enhancing consumer protection.

The move comes after a recent call for evidence showed widespread concerns around the conduct of funeral plan providers, with some employing high pressure and misleading sales tactics in order to get customers to sign up to plans.

Under these new plans, anyone found breaching the regulations can have their authorisation revoked, face fines and even criminal charges.

City minister, John Glen, said:

Planning for your funeral can be a difficult experience, but one that many of us will need to go through at some point in our lives.

It's shameful that there are those out there who look to prey on people when they are in this often emotional and vulnerable state.

That's why I've taken the decision to regulate pre-paid funeral plans, so people can have more confidence in the products they're being offered and peace of mind that their affairs will be handled correctly.

Demand for funeral plans has grown by nearly 200 per cent between 2006 and 2018. Last year, 177,000 plans were sold and cost on average between £2,500 and £5,000. The legislation governing their oversight has not changed since

2001 and needs to be updated to address disreputable practices.

One example of this is when third-parties working on commission – like door-to-door salesman – pressure customers to buy plans in order to maximise their commission rather than to meet that person's specific needs.

Although a regulator already exists, it operates on a purely voluntary basis and firms can choose not to sign up to the rules.

Last summer the government launched a call for evidence on how to strengthen the regulation of the sector and it will now consult on today's proposals to:

- ensure all pre-paid funeral plan providers are subject to the same robust standards
- enhance the oversight of all the providers operating in this sector
- make sure consumers can adequately dispute claims when things go wrong

Further information

- the government launched a call for evidence on pre-funeral plans in June 2018: <https://www.gov.uk/government/consultations/pre-paid-funeral-plans>
- funeral plan is a contract under which a customer makes one or more payments to a provider, who subsequently arranges or pays for a funeral upon the death of the customer. Providers either invest these payments in a trust fund or take out a form of insurance against the life of the customer. This enables customers to pay for a funeral in advance and safeguard against inflation
- the majority of the funeral plan sector is currently voluntarily regulated by the Funeral Planning Authority (FPA), a self-regulatory body, though others choose to trade outside of this code of practice
- shopping around for a funeral following a bereavement can be difficult. By enabling consumers to plan ahead, a well-functioning funeral plan market can help to improve competition in the wider sector, where funeral prices have increased by an average of 6% p.a. for the last 14 years – twice the rate of inflation

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**[Speech: World News Media Congress:](#)**

# Foreign Secretary's speech

Members of the Board of WAN-IFRA,

Distinguished guests, ladies and gentlemen,

Good afternoon.

I'm delighted to be in Glasgow, the city of the Industrial Revolution, science, invention, progress – and Laura Kuenssberg, who grew up here.

And it's a privilege to address this Congress.

For many news outlets around the world, these are challenging and even dangerous times.

Last year, 99 journalists were killed and another 348 locked up by governments.

In April, Lyra McKee was murdered by dissident republicans in Northern Ireland.

The senseless killing of a talented young journalist showed that here in the United Kingdom, we too have no cause for complacency.

The latest World Press Freedom Index describes how the “number of countries regarded as safe, where journalists can work in complete security, continues to decline”.

And yet despite all the pressure, the risk – from physical threats, from insidious self-censorship – journalists in many countries press on with holding the powerful to account, exposing wrongdoing, deterring corruption, and strengthening democracy and openness.

In the Philippines, Maria Ressa and her team at the news website, Rappler, have reported on the extra-judicial killings of the war on drugs.

In the Middle East, Jamal Khashoggi was a voice for freedom of expression until he was murdered inside the Saudi Consulate in Istanbul last October.

At the time, I condemned his killing in the strongest possible terms – and I do so again today.

Journalists have one essential task which Timothy Garton Ash, the academic and foreign correspondent, defined as follows.

He wrote: “The first job of the historian and the journalist is to find facts...The facts themselves must be checked against all the available evidence. But some are round and hard – and the most powerful leaders in the world can trip over them.”

## Massacre in Rakhine

Few journalists have fulfilled this task as diligently as Wa Lone and Kyaw Soe Oo of Reuters news agency, who were released from prison in Burma last month.

Their crime was to have uncovered deeply disturbing facts that powerful military leaders had done their best to conceal.

Thanks to these journalists, we know for a fact that 10 Rohingya Muslims were massacred in the village of Inn Din in Northern Rakhine state on 2nd September 2017.

The dead have not been recorded, thanks to them, merely as an impersonal number.

Because of the two journalists, we know their names, we know their ages.

We know what they did for a living, whether they were married and whether they had children.

We know, for example, that the two youngest victims were Rashid Ahmed, aged 18, and Abul Hashim, aged 17, both students at the local high school.

And we know the most salient fact – the stubborn fact that tripped up the Burmese generals.

We know that soldiers from the Burmese military shot dead eight of the men, and local villagers killed the remaining two.

The army was forced to admit as much.

But even so, draconian steps were taken against the journalists – including a 7-year prison sentence based on a fabricated case – betraying just how anxious the generals were to suppress the truth.

To their credit, Reuters published the story anyway, complete with photographs of the dead and satellite images of the scene.

Burma's generals discovered they could imprison journalists, but they couldn't imprison the facts.

From their cells, Wa Lone and Kyaw Soe Oo won the Pulitzer Prize for International Reporting in April.

Then, last month, they were freed after the President of Burma granted a pardon and the country's civilian leaders wisely acted to correct a grave failure of process.

The generals gained nothing from their actions because the facts emerged anyway.

The central iniquity, however, was not the two journalists in prison but the

fact that 10 human beings were killed – alongside many, many others in Rakhine state.

Now we can only hope that the exposure of what happened at Inn Din might serve as an object lesson in the value of determined reporting, the futility of repression – and how international pressure can make a difference.

## **International pressure**

From the beginning, many foreign governments condemned the treatment meted out to Wa Lone and Kyaw Soe Oo.

I raised their case in person with State Counsellor Aung San Suu Kyi.

British diplomats attended their trial in Yangon – and in case you think our diplomats pull punches and mince words, then let me quote what the British Ambassador said on the day the journalists were convicted, when he condemned what he called a “hammer blow for the rule of law”.

We cannot physically stop journalists from being locked up for doing their jobs.

But we can alert global public opinion and make sure the diplomatic price is too high.

## **Media Freedom Campaign**

So this year, I have joined my Canadian counterpart, Chrystia Freeland, to launch a global campaign for media freedom.

Our aim is to shine a spotlight on abuses and raise the cost for those who would harm journalists for doing their jobs.

We want to build a coalition of governments committed to a stronger diplomatic response when media freedom is curtailed – and to greater support when countries do the right thing, remove restrictions and push out the frontiers of free expression.

I was honoured to celebrate World Press Freedom Day in Ethiopia this year, which has climbed 40 places in the Index since Prime Minister Abiy took office last year.

Next month, I will co-host with Chrystia Freeland the world’s first ministerial summit on media freedom in London, bringing together Foreign Ministers, international organisations, civil society and journalists.

Amal Clooney, the human rights lawyer who represented the Reuters correspondents in Burma, has accepted my invitation to become my Special Envoy.

She is convening a panel of experts to recommend how to improve the legal protection of journalists.

The British Government is also helping to strengthen the practical skills of journalists around the world. I've created a new Chevening Africa Media Freedom Fellowship, which will allow 60 African journalists over the next 5 years to gain experience in the newsrooms of Britain's leading media organisations.

The Foreign Office has always sought to improve good governance and defeat corruption – and we need a free media to do both.

Authoritarian states might launch sudden “crackdowns” against corruption – which mysteriously target political opponents while leaving others untouched – but the risk of exposure by a free media is far more effective than any theatrical campaign.

And how do we know this? Because of the ten least corrupt nations in the world, as ranked by Transparency International, seven are also in the Press Freedom top 10.

So the evidence is categorical. By serving as a constant deterrent against corruption and misrule, the best journalism helps an economy and helps a society to flourish.

## **Conclusion**

But in the end, we must promote a free media not solely for practical reasons but because it's what we stand for. Democracy and freedom of expression mean nothing unless independent journalists are able to scrutinise the powerful – and discover the stubborn facts – however inconvenient this might sometimes be for the politicians on the receiving end.

If we want to embrace the opportunities of a free society, encourage the open exchange of ideas, pass informed judgement on our leaders and do it peacefully through the ballot box, then we must defend the institution which enables all of this.

A free media is not an optional extra, still less a “Western” value: it forms one pillar of a thriving society, benefiting people in every corner of the world.

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## **[Speech: Defence Secretary speech at the Shangri-La Dialogue in Singapore](#)**

Your Excellencies, fellow ministers, distinguished guests; it's a privilege to be with you today.

Thank you, IISS for organizing an exceptional event. And thank you, Singapore for your kind and generous hospitality.

As your prime minister reminded us yesterday, as he set the tone for this dialogue. 200 years ago, Stamford Raffles' decision to create a free port, won out over other ideas. His concept succeeded because it was a benefit to all. And as we contemplate the challenges in the region. And the tensions globally. We should remember that lasting success depends on that, win-win approach.

Although new to this role, it has been my privilege to work with many nations across the region, whether it's delivering developmental or humanitarian programs to increase prosperity and combat the major shared challenges we face, from the protection of forests of biodiversity, to job creation to combating illicit financial flows and organized crime or building capacity by promoting ease of doing business and business integrity, and the transparency of financial transactions, working together for the common good.

To our 50 diplomatic missions across the region we've added new ones, new posts and a trade commissioner. The challenges we are working on are increasingly interlinked and transnational. Mutual benefit is what the UK stands for. Just like our hosts, Singapore, we are a win-win nation.

We want all to be able to thrive and every human being, and every nation, to be able to reach its full potential. Our peace and prosperity are bound to yours.

But our collective security is under threat. Threats that have the potential to impact growth and trade or our health and food security, whether from terrorism or organised crime or threats to privacy, malicious cyber activity or threats to regional stability from North Korea's illegal nuclear weapons program, or from proxies blurring the boundaries between normal, and hostile activity.

That is why we work to strengthen and protect the rules based order. And those multilaterals which enable the focus and close working needed to meet the challenges we all face.

We need cooperation, and we need partnership.

Our vision is for a prosperous and stable region, where we all act together for the common good.

And we need rules that are there for the whole of humanity, not just the benefit of some.

It is for those nations to decide if they wish to challenge those international norms and rules or choose to gain all the benefits that cooperation brings.

And I think we should all choose a future where those standards, whether they are in the maritime environment, in cyberspace, or in human rights law, drive the success and growth of this region.

I am optimistic though about the future, and I want to tell you why.

Four years ago as Minister of State for the Armed Forces, I've seen our nations working together to tackle Ebola in Sierra Leone.

We were driven by our common humanity but it was in all our interests that we were there.

Because those of us who commit the men and women of our armed forces to UN peacekeeping efforts know that conflict perpetuated harms us all.

Because those of us that ratified the Paris climate change agreement, recognize the collective action was needed to tackle that existential threat to us all.

And because as a former disability minister, I worked with all nations in the region. As we together enabled millions of excluded people to have the chance of a new stake in life.

And because of our work together through multilateral forums to make smart investments in human capital and infrastructure.

I'm optimistic because I have seen that partnership, that commitment, and that contribution.

The UK knows that to be a reliable global partner, we can have no half-hearted measures. And we are committed to being a reliable partner to you all.

And that is why our engagement across the region is underpinned by our support for fundamental global values, human rights, democracy and respect for the rules based international order.

Because seizing the opportunities present in this region demands the enforcement of rules and standards. Standards that have raised people from poverty, standards that have delivered peace and prosperity, freedom and trade, standards that have made significant progress to preserve our shared environment, our climate, our air, our green spaces.

And for Global Britain, that means, first and foremost, that we need to be present. And that our presence must be persistent, not opportunistic.

And that is why we have seen the Royal Navy, maintain an almost unbroken presence in the region over the last 12 months. And why that will continue in the future, and will include our new flagship HMS Queen Elizabeth, in one of her first operational deployments in a couple of years' time, and we will deepen relationships, and we will forge new ones.

Building on our cooperation with ASEAN, which has done so much to promote vital regional dialogue, through our drive to expand the regional jungle warfare symposium with Brunei, building and sharing regional understanding, capability and capacity to tackle the growing challenge posed by non-traditional security threats.



Through our work to deepen alliances with other regional partners like Australia, Japan, New Zealand, and India, to continue to commit, and to exercise with FPDA. And shortly to deploy to Thailand for Exercise Panther Gold, using the 2000 Gurkhas and armed forces personnel, based in Brunei and the region.

So my message today to you all, is a simple one.

I look forward to working with you. The UK is a partner that you can rely on. And the UK, will rely on and defend those values and norms, upon which the fulfilment of the tremendous opportunities this region has depends.

Global Britain stands ready. And we are optimistic about the future.

Thank you.

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## **Press release: Controls prevent phone fraudsters spoofing HMRC**

New defensive controls deployed by HM Revenue and Customs (HMRC) have put an end to fraudster's spoofing the tax authority's most recognisable helpline numbers.

Fraudsters have increasingly mimicked legitimate HMRC helpline numbers (often beginning with 0300) to dupe taxpayers and steal money. Last year alone, HMRC received over 100,000 phone scam reports.

The 'spoofing' scam worked as taxpayers would receive calls and, on checking the numbers online, would find they appeared to belong to HMRC. This often led people to believe fake calls were real and enabled fraud.

The new controls, created in partnership with the telecommunications industry and Ofcom, will prevent spoofing of HMRC's most used inbound helpline numbers and are the first to be used by a government department in the UK.

Criminals may still try and use less credible numbers to deploy their scams – but that means they will be easier to spot.

Financial Secretary to the Treasury, Jesse Norman MP, said:

This is a huge step forward in the fight against phone fraud.

HMRC's new controls will help to protect thousands of hardworking taxpayers and their families from these heartless criminals.

Vigilance will always be important but this is a significant blow

to the phone cheats.

Head of Action Fraud, Pauline Smith, said:

Phone calls are one of the top ways for fraudsters to make contact with their victims. Between April 2018 and March 2019, one in four phishing reports made to Action Fraud were about fraudulent phone calls.

It is encouraging to see that these newly developed controls by HMRC have already achieved a reduction in the number of calls spoofing genuine HMRC numbers. If you believe you have fallen victim to a fraudster, please report it to Action Fraud.

Since the controls were introduced in April this year, HMRC has reduced to zero the number of phone scams spoofing genuine inbound HMRC numbers. This has resulted in the tax authority already receiving 25% fewer scam reports against the previous month.

HMRC will continue to work with network providers to eradicate fraudulent numbers that are reported, and during the last 10 months has requested the removal of over 1,050 numbers from being used by scammers.

Criminals often target the elderly and vulnerable using HMRC's brand as it is well known and adds credibility to a fraudster's call, though this will now be significantly harder to do.

HMRC will only ever call you asking for payment on a debt that you are already aware of, either having received a letter about it, or after you've told us you owe some tax, for example through a Self Assessment return. Changes the department makes this month also mean you will never have to read aloud your card details to an operator.

If anyone is ever in doubt about who they are speaking to, check the number and end the call. You can contact HMRC using one of the helpline numbers or online services available from GOV.UK.

## **Statistics on HMRC phone scams**

HMRC has seen an increasing number of phone scams against UK taxpayers:

- 2016 to 2017: 407 reports
- 2017 to 2018: 7,778 reports
- 2018 to 2019: 104,774 reports

## **How to spot a scam**

Thanks to HMRC's controls, scammers will now be forced to use much less credible looking numbers but you should still be vigilant as scammers may try

spoof other numbers. Our advice for avoiding phone scams is:

- recognise the signs – genuine organisations like banks and HMRC will never contact you out of the blue to ask for your PIN, password or bank details
- stay safe – don't give out private information, reply to text messages, download attachments or click on links in emails you weren't expecting
- take action – forward details of suspicious calls claiming to be from HMRC to [phishing@hmrc.gov.uk](mailto:phishing@hmrc.gov.uk) and texts to 60599, or contact Action Fraud on 0300 123 2040 or use their online fraud reporting tool if you suffer financial loss
- check GOV.UK for [how to avoid and report scams](#) and recognise genuine HMRC contact
- [listen to an example](#) of what a phone scam sounds like on Twitter
- if you think you have received an HMRC related phishing or bogus email or text message, you can [check it against examples](#).

## **More of HMRC's other action against scams**

In the last year, HMRC identified 3,441 phishing scams before they were reported thanks to proactive intelligence work. During the same period, HMRC requested the takedown of 12,366 phishing websites.

From June 2019, callers paying tax or debts over the phone to HMRC will enter their payment details via their phone keypad instead of supplying this verbally over the phone. The operator will remain on the call throughout while the card details are processed via the system but will not be privy to the customer's secure information.

In 2016, HMRC identified a significant increase in customers receiving malicious 'HMRC'-branded texts in 2016, and with the phone industry, piloted controls that resulted in a 90% reduction in reports of these scams. The evidence from that pilot provided the basis for Mobile Ecosystem Forum introduce a product that could be used by [other mobile phone network operators](#).

HMRC has deployed technical controls that have so far stopped around half a billion phishing emails from ever reaching our customers' inboxes and reduced reported instances of HMRC-branded phone text scams by 90%.

## **HMRC's partners in developing these controls**

Mobile UK – the trade association for the UK's mobile network operators.

Mobile Ecosystem Forum – global trade body for mobile networks.

Telecommunications UK Fraud Forum (TUFF) – telecom industry body identifying and addressing issues in tackling fraud and crime.

Ofcom – official regulator for broadcast, telecommunications, postal services and airwaves.

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## Press release: New law protecting tenants comes into force today

- The highly-anticipated Tenant Fees Act will save renters across England £240 million a year
- It means tenancy deposits are capped and landlords and agents are banned from charging unnecessary fees
- This is all part of the government's work to make the housing market fairer for everyone

Tenants will be protected from unfair letting fees with most seeing tenancy deposits capped at 5 weeks' rent, putting hard-earned cash back in their pockets, thanks to a new law which comes into force today (1 June 2019).

Unexpected fees and high deposits can make properties harder for people to afford and are often not clearly explained upfront – leaving many prospective tenants unaware of the true costs of renting a property.

The [Tenant Fees Act](#) now puts an end to these unnecessary fees imposed by landlords and agents. It is expected to save tenants across England at least £240 million a year, or up to £70 per household.

The Act also caps the tenancy deposits that renters pay at the start of their tenancy at the equivalent of 5 weeks' rent. This gives people the assurance that, legally, they cannot be expected to pay more than this (where the total annual rent is less than £50,000) to secure a property.

### **Communities Secretary Rt Hon James Brokenshire MP said:**

From today, tenants will no longer be stung by unreasonable costs from agents or landlords, thanks to the implementation of the Tenant Fees Act.

This Act bans unnecessary letting fees and caps the majority of deposits at 5 weeks' rent – helping renters keep more of their hard-earned cash. Alongside our recent announcement to scrap no fault evictions in the sector, this will make renting fairer and more transparent – creating a housing market that works for everyone.

This Act also puts a stop to tenants being charged hundreds of pounds for admin or renewal fees. In addition, under the Act's default fee provision, landlords and agents are only able to recover reasonably incurred costs from tenants for lost keys or other security devices and must provide evidence of these costs before they can impose any charges. They may also charge a

default fee in relation to late rent.

The Act ensures that tenants who have been charged unfair fees can get their money back. Trading Standards or the First-tier Tribunal can require landlords and agents to pay back any prohibited payment or any unlawfully retained holding deposit within 7 to 14 days.

Taken together, these provisions help reduce the costs that tenants can face at the outset of, during, the renewal of and termination of a tenancy.

The Act is part of a wider package of reforms by the government aimed at rebalancing the relationship between tenants and landlords to deliver a fairer, better quality and more affordable private rental market.

In April this year, we announced plans to stop private landlords from evicting tenants from their homes at short notice and without good reason. We are due to consult on new legislation to abolish Section 21 evictions, bringing an end to private landlords uprooting tenants from their homes with as little as 8 weeks' notice.

In addition to this, we have introduced a range of powers for local authorities to enable them to crack down on the small minority of rogue landlords and agents who let unfit properties. This includes fixed financial penalties of up to £30,000 and banning orders – possibly for life – for the most serious offenders.

Ministers have also extended mandatory licensing for Houses in Multiple Occupation to improve living conditions of tenants in shared homes and tightened up rules on smoke and carbon monoxide detectors. Private tenants can also apply for a refund of up to 12 months' rent if their landlord does not deal with health and safety hazards in their home.

### **Other government steps to reform and improve renting include:**

- a national database of rogue landlords and agents to keep track of those that have been banned from letting
- a review to assess how well the Housing Health and Safety Rating System (HHSRS) – the system used by local authorities to assess health and safety in residential properties – works in practice and ensure it is fit for purpose
- mandatory client money protection – by which rental money held by letting agents is safeguarded against theft and fraud
- proposals for mandatory redress scheme membership for landlords
- proposals for an independent regulator to oversee property agents, setting standards and maintaining minimum qualifications

- new, mandatory 5-yearly electrical installation safety inspections
- considering the case for a specialist housing court to provide greater access to justice for landlords and tenants in property disputes

These measures are all part of ongoing action by the government to protect tenants and drive up standards in the private rented sector – helping make a housing market that is fairer and works for everyone.