



**Response to an item by fellow-campaigner Darren Cooke -  
"How one planner took up the fight against scams and rogues"**

The following responds to a self-authored item on the so-called "Ban on Pensions Cold Calling" - [How one planner took up the fight against scams and rogues](#).

The publisher was however unwilling to publish our submission as a "comment".

We applaud the efforts of Darren Cooke, but question the scale and nature of the victory.

**Well done Darren.**

The fair telecoms campaign is continually pressing for effective regulation to simply stop all cold calling, rather than the "OK with consent" nonsense which the government applies.

We got in behind your campaign as it made its way into very weak measures in the Financial Guidance and Claims Bill.

We then followed up when the Treasury proposed to utilise the ability to apply a Statutory Instrument to tweak the failed existing regime against Cold Calls, so that "pensions" calls were subject to an opt-in, rather than opt-out regime.

This of course did nothing in respect of the majority of calls, and all text messages and emails that are already banned.

What is most disappointing, given your original concern, is that the tweak does not cover the promotion of investments - unless the caller specifically mentions a pension fund as the source of the funds!

The Treasury even explicitly stated that it saw no reason to cover this type of call in its statement in response to the consultation.

The introduction of a "new total ban on Pensions Cold Calling" is widely hyped. That may make potential scam victims more aware and less likely to become victims - and that is great.

The fact that this is actually nothing more than a modest tweak to the same regime that has been failing to protect people for 15 years is what leads us to continue our campaigning efforts with renewed vigour.

Please note that these comments are not intended to play down or criticise your great battle. The victory is however not perhaps as great as you would have hoped, and as some may believe. We will keep on fighting and encourage others to do the same.