

John Galvin – Written evidence (FDF0029)

Introduction

I am a retired Engineer age 78. I suffered a severe heart attack in July 2020 and was hospitalised for 16 days to undergo a heart operation and remain under medical supervision.

I respond to the committees call for evidence as an example of a victim of attempted fraud after I used a car park during my regular visit to the City of Chester on Sunday 27 March 2022, subsequent to which I was subjected to a wilful attempt to obtain monies by fraudulent deception from the operator of the car park (Horizon Parking Ltd).

Being subject to an attempted fraud has significantly increased stress/anxiety which I am medically advised to avoid as it can increase inflammation which can increase my blood pressure and in turn harm my heart or induce a stroke.

Dealing with the illicit demand for monies and intimidation has also caused substantial unnecessary, psychological distress/anxiety and cost me so much time and resources necessary to repudiate the perverse claim.

To date I have not received a response from either Horizon Ltd, or the landowner.

Even if Horizon aborts its attempt to fraudulently obtain monies from me, I remain concerned that in future both I and unsuspecting members of the public will be exposed to this pernicious ongoing fraud and harm, which appears to be endemic across the companies 2500 sites in the UK.

I am also aware other car park management companies are using similar illicit techniques to obtain monies by deception with complete immunity from civil and criminal prosecution.

Summary

Horizon Parking Ltd claims to manage over 2,500 car parks in the UK with a turnover of over £24 million and a gross profit in excess of £11 million at 31 August 2021

Horizon, as with other operators, uses sophisticated internet technology, ANPR (Automatic Number Plate Recognition) ticket vending machines and online APS to accept cash and credit cards from users of its car parks. Personal data are then obtained from the DLVA via the car registration plates, of the registered owner of the vehicles. This data is obtained even when the user has not breached any terms and conditions of the requirement to park at the sites.

This serious flaw in the legislation gives the car park operator carte blanche opportunity with minimum costs and complete impunity to intimidate users, and in some cases, terrorise them by referring to debt recovery agents into paying for parking charges they have not incurred, as indicated in the online complaints on Trustpilot.

The majority of people using the car parks are law abiding and fearful of attending a County Court to defend proceedings brought by a substantial Company represented by expert debt recovery solicitors. The cost of defending such actions is expensive and time consuming and significantly more than the demanded charge of £50.00 -85.00. Others simply pay to avoid the possibility of acquiring an adverse credit record which can seriously impede obtaining credit, or mortgage facilities.

It is my assertion that the business model of Horizon is quite ingenious in generating a significant, illicit income stream without facing any risk of prosecution, or even having to pay compensation to those that they have abused and harmed, like myself.

When vigorously challenged the Parking Company simply does not pursue recovery of the fraudulent demand and the victim is usually grateful to let the matter rest without receiving, or being able to obtain reasonable recompense. In most cases the rules of the small claims Court will not entertain such claims for compensation, especially if they contain an element of personal injury ie stress/anxiety and distress.

The likes of Horizon therefore remain unfettered and as the circumstantial evidence confirms, continue to pursue fraudulent claims, undeterred, in a cavalier fashion, producing a windfall income. On an individual basis it would appear no great harm is done to the users of the car parks that are abused. In any event, complaints can easily be excused by falsely claiming the fraudulent demands were sent as a result of human error or by mistake.

However, collectively, Horizon and others make substantial ongoing profit with minimum outlay at the expense of members of the public without fear of prosecution. It is my opinion that over a number of years these types of scams potentially earn Horizon hundreds of thousands of pounds. The combined gross illicit income in the industry in the UK probably amounts to millions of pounds.

I believe the prima facia evidence indicates an investigation is long overdue into these issues and the DLVA should enforce stringent controls before releasing personal data that easily enables such fraud and harm to innocent members of the public.

21 April 2022