Avoiding and Reporting Gift Card Scams

Only scammers will tell you to buy a gift card, like a Google Play or Apple Card, and give them the numbers off the back of the card. NO MATTER WHAT THEY SAY, THAT'S A SCAM.

No real business or government agency will ever tell you to buy a gift card to pay them. Always keep a copy of your gift card and store receipt. Use them to report gift card scams to the gift card company and ask for your money back.

Never give your financial or other private information to someone who contacted you unsolicited.

Common Gift Card Scams

Scammers tell different stories to get you to buy gift cards so they can steal your money. **Slow down.**Never send money or gifts to anyone you haven't met in person — even if they send you money first. Here are some common gift card scams:

- Scammers say they're a friend or family member with an emergency. If the scammer uses voice cloning, they may even sound just like your loved one. They ask you to send money right away but not tell anyone. It's a scam. If you're worried, contact the friend or relative to check that everything is all right.
- Scammers say they're from your <u>utility company (like Comcast/Xfinity)</u> or even your bank. They threaten to cut off your service if you don't pay immediately. They might say they're from the fraud department and that someone already stole money from your account.
- Scammers say they're from the government. They say they're from the IRS, the Social Security Administration, or even the FTC. They say you have to pay taxes or a fine. But government agencies won't contact you to demand immediate payment.
- Scammers say they're <u>from tech support</u>. They say they're from Microsoft or Apple and there's something wrong with your computer. They ask for remote access, and say to pay them to get it fixed. Don't give them access to your computer or private information (including passwords).
- **Scammers say** <u>you've won a prize</u>. But first, they tell you to pay fees or other charges with a gift card. Did you even enter to win that prize?
- Scammers ask for money after they chat you up on a <u>dating website</u>. Romance scammers will make up any story to trick you into buying a gift card to send them money.

• Scammers send a check for way more than you expected. They tell you to deposit the check and give them the difference on a gift card. Don't do it. That check will be fake and you'll be out all that money.

Gift card scams start with a call, text, email, or social media message. Scammers will say almost anything to get you to buy gift cards — like Google Play, Apple, or Amazon cards — and hand over the card number and PIN codes. Here are some common tactics scammers use in gift card scams:

- 1. Scammers will say it's urgent. They will say to pay them right away or something terrible will happen. They don't want you to have time to think about what they're saying or talk to someone you trust. Slow down. Don't pay. It's a scam.
- 2. **Scammers will tell you which gift card to buy (and where).** They might say to put money on an eBay, Google Play, Target, or Apple gift card. They might send you to a specific store often Walmart, Target, CVS, or Walgreens. Sometimes they'll tell you to buy cards at several stores, so cashiers won't get suspicious. The scammer also might stay on the phone with you while you go to the store and load money onto the card. If this happens to you, hang up. **It's a scam.**
- 3. Scammers will ask you for the gift card number and PIN. The card number and PIN on the back of the card let the scammer get the money you loaded onto the card even if you still have the card itself. Slow down. Don't give them those numbers or send them a photo of the card. It's a scam.

What To Do If You Gave a Gift Card to a Scammer

If you bought a gift card and gave someone the numbers off the back of the card, that's a scam. Use your gift card and gift card store receipt for these next steps:

- Report the gift card scam to the gift card company right away. No matter how long ago
 the scam happened, report it. Use the <u>How To Contact Gift Card Companies</u> list below.
- **Ask for your money back.** Some companies are helping stop gift card scams and might give your money back. It's worth asking.
- **Tell the FTC at** <u>ReportFraud.ftc.gov.</u> Every report makes a difference.

Buying and Using Gift Cards

Gift cards are for gifts. Only gifts. Not for payments. **Never buy a gift card because someone tells you to buy one and give them the numbers.** Whenever you buy gift cards:

• Stick to stores you know and trust. Avoid buying from online auction sites because the gift cards may be fake or stolen.

- Inspect the gift card before you buy it. Make sure the protective stickers are on the card and that it doesn't look like someone tampered with them. Also check that the PIN number on the back isn't showing. Pick a different gift card if you spot a problem and show the tampered card to a cashier or manager.
- Always keep a copy of the gift card and store receipt. Take a picture of the gift card and store receipt with your phone. The number on the gift card and store receipt will help you file a report with the gift card company if you lose the gift card or if you need to report fraud.

How To Contact Gift Card Companies

Amazon

- Call 1 (888) 280-4331 and follow Amazon's instructions.
- Keep a copy of the Amazon gift card or your store receipt.
- Visit Amazon's website to learn about scams.

American Express

- Call 1 (877) 297-4438 and follow American Express's instructions.
- Keep a copy of the American Express gift card or your store receipt.
- Visit American Express's website to learn about scams.

Apple, iTunes

- Call <u>1 (800) 275-2273</u>. Say "gift card" to connect with a live representative. Follow Apple's instructions.
- Ask if the money is still on the Apple or iTunes gift card. If so, Apple can put a freeze on it. Ask for your money back.
- Keep a copy of the Apple or iTunes gift card or your store receipt.
- Visit Apple's website to learn about scams.

Best Buy

- Call <u>1 (888) 237-8289</u> and follow Best Buy's instructions.
- Keep a copy of the Best Buy gift card or your store receipt.
- Visit Best Buy's website to learn about scams.

eBay

- Chat with eBay customer support, or have a representative call you back.
- Keep a copy of the eBay gift card or your store receipt.
- Visit eBay's website to learn about scams.

Google Play

- Report the gift card scam to Google.
- Ask for your money back. If the money is still on the card, Google can put a freeze on it. If you don't
 have a Google account, <u>fill out this form</u>.
- Keep a copy of the Google Play gift card or your store receipt.
- Visit Google's website to learn about scams.

Sephora

- Call <u>1 (877) 737-4672</u> and follow Sephora's instructions.
- Keep a copy of the Sephora gift card or your store receipt.
- Visit <u>Sephora's website</u> to learn about scams.

Steam

- Report the gift card scam to Steam through <u>Steam Support</u>.
- Keep a copy of the Steam gift card or your store receipt.
- Visit <u>Steam's website</u> to learn about scams.

Target

- Call <u>1 (800) 544-2943</u> and follow Target's instructions.
- Keep a copy of the Target gift card or your store receipt.
- Visit <u>Target's website</u> to learn about scams.

Vanilla

- Call 1 (833) 322-6760 and follow Vanilla's instructions.
- Keep a copy of the Vanilla card or your store receipt.

Visa

- Call 1 (800) 847-2911 and follow Visa's instructions.
- Keep a copy of the Visa gift card or your store receipt.
- Visit Visa's website to learn about scams.

Don't see your card on this list? Look for the company's contact information on the card itself or research online to find out how to reach the card issuer. If you can't find the contact information or the card issuer doesn't want to talk to you, report it to the FTC.