



Better Business Bureau® Senior Awareness Initiative

BBB tips for holiday returns and exchanges

Did you get your children/grandchildren the wrong toy this holiday season or need to return the “ugly” sweater your family gifted you? Stores are not legally required to accept exchanges or give refunds, unless the merchandise was defective or misrepresented. While most retailers do offer refund and exchange programs, policies vary greatly from one store to another. Fortunately for shoppers, one positive outcome of the COVID-19 pandemic is that many retailers have become more lenient in their return policies.

Make sure your returns and exchanges go smoothly this holiday by following these tips:

- **Know store policies.** Even before you make a holiday purchase, ask about the store’s refund and exchange policy. Also, ask if there is a restocking fee, do they offer cash refunds, exchanges, or only store credit, how long you have to return your items, etc.
- **Understand online store return policies.** Before clicking “checkout,” search and read the seller’s return policy. Determine if they accept returns or exchanges, who pays the shipping fees when an item is returned, and if there is more than one way to return the item such as in-store, online, or at a dropbox.
- **Get the details on a product’s warranty.** Most electronics and home appliances come with warranties that are to be fulfilled by the manufacturer, not the retailer. Find out how returns and repairs are handled if an item stops working or needs replacement parts. Ask if the retailer ships the item to the manufacturer for you? Or will you need to deal with the manufacturer directly?
- **Keep your receipt and packaging.** Many stores will only accept returns and exchanges if you have the receipt and original packaging/packing materials.
- **Bring your ID.** Sometimes retailers require you to bring your ID and the original form of payment to help them avoid holiday return scams.
- **Don’t wait to make your returns.** Most company return policies are valid during a specific time period. Be sure to double-check return policies during the holidays. Some companies alter their return policies during the holidays.



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Don't listen to wrong number texts asking you for love

A new text message scam seems so innocent that it's tempting to reply. But con artists are using phony "wrong number" texts to lure victims into conversation and falling for a scam.

In this scam, you receive a text from someone you don't know asking about a date. If you reply to a text like this, even with a polite, "Sorry, wrong number," the stranger responds anyway, seemingly ignoring your answer. Usually, you'll receive a few compliments and some photos of "Amanda," who appears to be a scantily clad blonde woman. However, as the word gets out about this scam, scammers will change the names, backstory, and photos.

If you continue to engage with the stranger, who is really a chatbot, it tries to trick you into registering for dating or adult websites. Your new "friend" will encourage you to sign up for a specific website to see more explicit photos, which may involve offering up your credit card number. Considering the dubious nature of this scam, if you hand over your credit card information at any point, you could be putting yourself at risk for fraudulent charges and identity theft.

One consumer was recently targeted by this scam but was quickly able to spot the fraud. The victim received a text from someone allegedly looking for a person they had spoken with previously about dating. When the victim said the texter had the wrong number, the texter responded "oh no did I text the wrong man? I can b [sic] so stupid sometimes" and kept trying to engage with the victim. The victim told the texter they should "go for someone who gives them the right number," at which point the texter asked if the victim would like to go on a date. The victim then recognized the interaction as a scam and blocked the caller.

BBB Serving Greater Cleveland offers these tips to help you avoid chatbot scams:

- **Ignore texts from strangers.** If you receive a text from someone you don't know, simply don't reply. It's the safest route. If you engage with a scammer, even briefly, they will mark your number as active and you could receive even more shady texts in the future.
- **Block numbers that appear to come from scammers.** Unsolicited texts that look like they come from a chatbot or that ask you to click on suspicious links are probably not safe. Block these numbers to prevent scammers from contacting you through them again.
- **Never give your personal information to strangers.** Never share your credit card or banking information, your full name, home address, or social security number with someone you never met in person.



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Beware of tax scams going into the 2022 tax season

Disruptions to the tax season over the past two years due to the COVID-19 pandemic have led to continued confusion about an already intimidating process. Because of that, BBB Serving Greater Cleveland is warning area consumers to be extra cautious in regards to tax scams as we near tax day on April 15th, 2022. In IRS scams, fraudsters will pose as an official either arresting or auditing you for withheld funds; scammers will also pose as friends offering a new opportunity at untapped tax refunds. In both of these methods, victims will be swindled out of giving their personal information or money to get out of trouble or access the refund.

One Ohio consumer reported being targeted by this scam and was defrauded out of \$1,000. The consumer was contacted over Facebook messenger by a friend and told to contact IRS agent John Phillips as it "might be worth my time." Once the consumer contacted the supposed Agent Phillips, the "agent" informed the victim that they were eligible for a prize and sent a chart to the victim to choose their prize. The victim chose a \$50,000.00 prize and was told they had to pay a \$1,000 fee to collect the grant money. After the consumer sent the \$1,000 on "3 Apple gift cards," the Agent told them to pay another \$5,000 in taxes, or else the IRS would come after the victim. At that point, the victim declined and contacted BBB.

To protect you and your loved ones against IRS scams and fraudsters posing as friends, BBB Cleveland has these tips:

- **Don't assume an offer in a message from a Facebook friend is legitimate.** Call or talk to them in person to verify if they contacted you.
- **Remember, government agencies do not communicate through social media avenues like Facebook.** So, be wary of unsolicited messages.
- **Ask About Payment Methods.** Remember, gift cards are for gifts. Government or other agency officials will never call and demand payment in gift cards. The IRS also states on its website that they do not accept payment via wire transfer or prepaid debit card.
- **Know the policy.** The IRS always mails a bill and then follows up with a phone call, and they'll never demand immediate payment over the phone. Similarly, the IRS doesn't threaten to involve local law enforcement, and the IRS cannot revoke your driver's or business licenses or immigration status.
- **Don't trust your caller ID.** If you receive a suspicious call, don't make any important decisions based on what your caller ID says. Avoid answering calls from phone numbers you don't recognize, even if they appear to be local. If it's important, the caller will leave a message.

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