Ilaalinta DUQOWDEENA

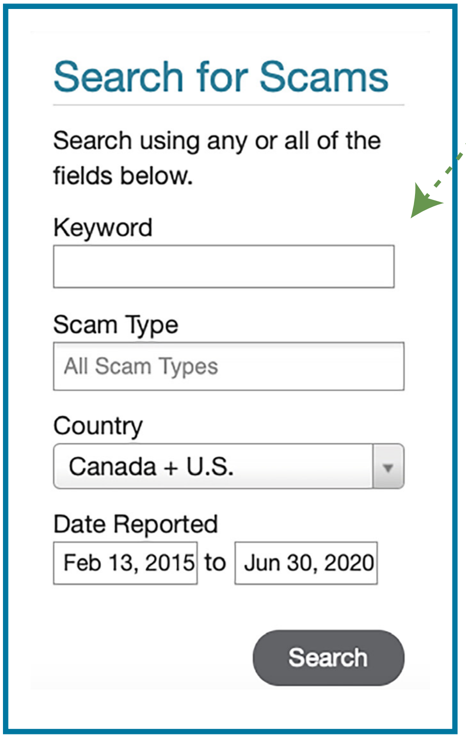
Waxaa kafiishay **Allianz**

BBB

SCAM TRACKER

Hay'adda Better Business Bureau waxay samaysay La socod-siiye Khiyaanada (**SCAM TRACKER**) si looga raadiyo dhaqdhaqaaqa tuugada ee aaggaaga.

Booqo **BBB.ORG/SCAMTRACKER**. Boggan wuxuu kuu oggolaanayaa inaad ka raadiso adigoo galinaya ereyga furaha ama taariikhda.



Search for Scams

Search using any or all of the fields below.

Keyword

Scam Type

All Scam Types

Country

Canada + U.S.

Date Reported

Feb 13, 2015 to Jun 30, 2020

Search

Haddii aad aragto meherad ama waxa ay ku siinayaan tuhun kugu dhaliya ama sharci daro yahay, noo soo sheeg arrintaas adiga oo ku soo gudbinaya BBB Scam Tracker.

Report a Scam

Better Business Bureau
BBB.org | 800-646-6222

NAGA CAAWI inaan baarno oo aan dadka kale uga digno adiga oo soo gudbinaya waxaad ka ogtahay.

KA FEEJIGNAW KAARTOOYINNKA KHIYAANOOLAWGA

Khiyaanoolayaasha/tuugada waxay isticmaalaan dhowr kaarto oo ay kugu soo jiidanayaan. Waa kuwan tusaalooyin qaar:

Shucuurtaada ayay soo jiitaan

Ha noqoto mid cabsi, dareen ku kiciya, jaceyl ama naxariis, khiyaanoolayaasha waxay rabaan inay gacanta ku dhigaan dareemahaaga halka ay ka ahaan lahayd caqligaaga. Khiyaanoolayaasha waxay kugu cabsi gelin karaan inay ku xirayaan, lacag ayay kaa tuugayaan/baryayaan, iyagoo kugu dhahaya waxaan badbaadinaynaa xubin qoyska ka tirsan oo xanuunsan, iyadoo ay ulajeedada oo dhan tahay inay gacanta kugu dhigaan.
XUSUUSNAW: *Jooji haddii ay yihiin qof adigu aaddan garanayn ama haddii aysan sax kula ahayn.*

Hodantinimo kuu balan qaadaya

Tuugga in badan ayuu ku soo wacayaa/wacaysaa iyagoo hadalka ku bilaaba balanqaad sida si dhaqsi loogu taajiro, loogu guuleysto baqtiyaanasiibka ama fursad kale oo lacag lagu sameeyo iyagoo ku badasha ama kaa raba in lacagtaada aad u hormariso.
XUSUUSNAW: *Haddii ay kuula muuqato wax aad u fiican oo run ah, waxay u badan tahay in aysan ahayn run.*

Ku dedejinaya oo cadaadis ku saaraya

Khiyaanoolayaasha dhibanayaasha waxay ku dhiirigelinayaan inay go'aannada ku degdegaan iyagoo caddaadis wakhti saaraya. Marmarka qaar waxay ku yaboohaan "fursad hal mar soo marta inta qofku noolyahay" ama heshiisyada "hadda sameehaddii kale waligaa arki maysid" si markaa adiga aad uga faa'idaysato, waxaad u baahnaan doontaa in markiiba aad go'aan ka gaarto.
XUSUUSNAW: *Si deg deg ah wax go'aan ah ha u gaarin.*

Iska dhigaya mid lagu kalsoonaan karo

Khiyaanoolayaasha waxay sheegan karaan inay yihiin qofkii ay rabaan marka ay ku jiraan qatka interneetka ama taleefanka. Waxay iskaga kaa dhigi karaan inay yihiin kuwa leh awood, khibrad, ama aqoon si adiga ay kalsoonidaada ama aaminaada kaaga kasbadaan.
XUSUUSNAW: *Had iyo jeer shaqo-gurigaaga samee si aad u xaqiijiso oo aad isaga hubiso inuu qofkan dhab ahaan yahay cidda ay sheeganayaan inay yihiin.*

Ku yaboohaya haddiyado bilaash ah

Khiyaanoolayaasha waxaa dhici karta inay kugu yaboohaan wax bilaash ah ama hadiyad. Tabbahan waxaa loogu danleeyahay inay kaaga dhigaan oo aad u dareento waajib adiga ku saaran.
XUSUUSNAW: *Yaanay ku soo jiidan qof ku dhahaya shey baan si bilaash ah aan kugu siinayaa.*

Weydiista kaararka hadiyadda ama lacag la soo diro

Khiyaanoolayaasha inta badan waxay waydiistaan kaarar hadiyad ama in lagacta aad u soo dirto. Qaababka wax lagu bixiyo qofka wax iibsanayaan ma siinayaan difaac haddii aad gadaal ka oggaato in lagu dhacay/lagu qiyaanay.
XUSUUSNAW: *Hay'addaha dowladda ma waydiistaan ama ma qaataan kaararka haddiyadda in wax lagu bixiyo.*

KA feejignaw • **KA** warqab • **AWOOD** u yeelo

KHIYAANADA UGU WAYN EE DUQOWDA LAGU BARTILMAAMEEDSADO

Tabbaha/qorshaha safarka iyo waqti-wadaaga

Khiyaanoolayaasha waxaa lagu og yahay inay soo dhejiyaan liisas meelo la kiraysto oo fasax loo aado oo ijaarna aan ahayn, ama si wayn uga duwan wixii ay sawireen ama ay tahay meel sideedaba aanu jirin Khiyaanada waqti-wadaaga, khiyaanoolaha waxaa dhici karta inuu sheegto inuu ku takhasusay inuu dib u iibinayo waqti-wadaaga (timeshare) ka, iyagoo ballan qaadaya inay hayaan iibsadayaal xiiseynaya. Kadibna waxay bilaabaan inay ku waydiistaan inaad ujrooyinka hormariso sababao kala duwan awgood. Aad uga digtoonow qof kasta oo kaa hor yimaadda oo fiiri iyaga si aad u xaqiijiso in wax jira ay yihiin.

Khiyaanada guryaha la dayactirayo/dib loo hagaajinayo

Khiyaanoolaha wuxuu iska soo dhigi karaa qof iska socda ahaan, inuu yimaado gurigaaga si uu u gurigaaga uu ugu sameeyo dayactir dhaqso ah, dayactir qarash yar uu ku samaynaayo. Xeeladahan ayaa si gaar ah soo caan baxa marka ay dhacaan dabeylo waaweyn oo burbur sababa.
Badanaa, khiyaanoolaha wuxuu weydiisan doonaa lacag bixin hormaris ah oo ka dibna dib uma soo laaban doono si howshii uu u qabto, wuxuu qabtaa shaqo tayo hooseysa, ama wuxuu la yimaadaa arrimo been abuur ah oo si weyn sare ugu qaadaya qiimiha.

Khiyaanoolayaasha Jaceylka

Interneetka dhexdiisa, khiyaanoolayaasha qof kasta ayuu iska dhigi karaa, oo ay ku jiraan, qof xiisaynaya jacayl suur togal ah. Jaceylka Khiyaanada, waxaa dhici karta in lagaa soo bartilmaamedsado qatka interneetka ee sida tooska ah la iska shukaansado ee jira. Khiyaanoolayaasha waxay isu dayaan inay ku khiyaanaan adiga oo u dira lacag, wax qiimo leh, ama xog la xiriirta shaqsi ahaantaada iyo xog maaliyadeed. Isaga dareer haddii qof aad la hadlaysid uu cudurdaar aan dhammaad lahayn ku siinayo sababta uusan qofka ula kulmi karin ama lacag uu ku weydiisto.

Kaartooyinka maalgashiga

Khiyaanoolayaasha kuula yimaada tabbo maalgashi waxay kugu dhihi karaan in fursada maalgashi ay tahay mid lacag adiga aad ku waynayn oo lacag soo noqashadana ay hubaal tahay. Waxaa dhici karta inay kugu caddaadiyaan inay ku siiyaan xog ku saabsan dad kale oo sida ay sheegayaan horey u maalgashaday. Si kasta oo ay fursadda u jiraan, marwalba iska xaqiiji sax ahaanta dalaalka oo fursadda maalgashi ay tahay mid dhab adoo hubinaya SEC iyo FINRA *(eeg bogga ilaha)*.

MAXA AY TAHAY IN AAD SAMAYSO?

- La soco khiyaannada loo geysto macaamiisha adiga oo isku qoraya warsidaha BBB’s dijitaalka ee bishiiba mar soo baxa, Awoodda Macaasmiilka Isku qor adigoo galaya BBB.org/Minnesota
- Dadka ku soo wacaya weydii magacooda iyo taleefan lambarka aad ka wacayso. Ka feejignaw, markiiba way iskaa caabin doonaan. Haddii aad ku adkaysato, inta badan talefoonka way isa saarayaan. Waa caadi in aad ku adkaysto
- Samee raadin dhinaca interneetka ah si aad u xaqiijiso taariikhda qofka ama shirkadda ama jiritaankooda.
- Haki oo waqtigaaga qaado oo weydii su’aalo xiitaa haddii ay ku dedejinayaan.
- Kala hadal qof adigu aad ku kalsoon tahay.
- Ilaasho macluumaadkaaga shakhsiyeed: Aad uga taxaddir cidda aad la wadaagayso lambarrada koontadaada, lambarkaga sirta ah, lambarkaaga amaanka bulshada iyo macluumaad kale oo xasaasi ah. Xusuusnaw inaysan jirin hay’ad dawladeed oo waligeed taleefanka kaa codsan doonto inaad lacag bixiso ama macluumaad shaqsiyeed.
- Talefoon labarnaaga ka diiwaan geli Diiwaanka qaranka ee Do-Not-Call ee FTC.gov.
- Khiyaanada ku soo wargeli, FBI, iyo AARP (*fiiri bogga macluumaadka*).
- Kala soco la socoshada khayaanooyinka ee BBB si aad ula socotid wixii soo cusboonaada ee khayaanada haatan jira.
- Dareemahaaga aamin.
- Dadka kale la hadal – la wadaag waxa aad baratay.

ADEEGYADA

Better Business Bureau
BBB.org | 800-646-6222
Waxa aad ka heli kartaa macluumaadka shirkadaha ka hor inta aadan wax ka iibsan, waxa aad u soo gudbin kartaa adiga oo ka ogaan kara been abuurka dadka xoolahooda lagu qaato ee lagu khiyaano.

AARP
aarp.com | 888-687-2277
Waxaa xubin ka noqon kara dadka Mareykanka ah ee da'doodu ka weyn tahay 50 sano oo ay ka heli karaan alaabo ay ka iibsadaan iyo meelaha ay mutadawacnimo uga shaqeyn karaan.

Do Not Call Registry
donotcall.gov | 888-382-1222
Ka diiwaan geli lambarkaaga telefoonkaaga si aanay kuu soo wicin shirkadaha xayeysiinta.

FINRA Broker Check
brokercheck.finra.org
Waxa aad ka heli kartaa taariikhda shaqo, shahaadooyinka ay heystaan, leesinada iyo inta jeer ee sharciga ay jabiyeen dulaaleyda iyo la taliyayaasha maalgelinta.

FTC (Federal Trade Commission)
ftc.gov | 877-438-4338
Hay'adda dawladda Mareykanka u xilsaaran in ay kaa ilaaliso been abuurka, oo ay ka mid tahay aqoonsigaaga oo la xado iyo telefoonada kombiyuutarku ku soo waco.

MN Attorney General
ag.state.mn.us | 800-657-3787
Xafiiska Xeer Ilaaliyaha Guud ee Minnesota oo u taagan fulinta sharciga, maamulka hay'adaha samofalka iyo ilaalinta macaamiisha oo isugu jira mowduucyo kala duwan.

MN Elder Justice Center
elderjusticemn.org | 651-440-9300
Xarun taageero u fidisa dadka da'da ah iyo kuwa u nugul arrimaha la xiriira xad gudub loo geysto, dayac ama dambiyada la xiriira maaliyadd.

ND Attorney General
attorneygeneral.nd.gov | 800-472-2600
Xafiiska gobolka North Dakota ee u taagan fulinta sharciga iyo ka ilaalinta been abuurka dadweynaha iyo fulinka sharciyada telefoonada ka diiwaan gashan in aan la soo wici karin.

SEC Investments Check
investor.gov
Halka laga baaro magacyada amarada maxakamadeed ee shaqsiyaadka Gudiga Maamula Suuqa Ganacsiga Warqadaha Maaliyadda (SEC) iyo talo ku saabsan baaritaanka talo xagga maalgelinta ah.

Senior Linkage Line
seniorlinkageline.com | 800-333-2433
Waxa ay dadka da'da ah ee reer Minnesota iyo kuwa gacanta ku haya ka heli karaan adeegga degaanka iyo gargaarka guryaha iyaga oo u maraya Medicare.

Si aad u hesho warbixinta deyn qaadashada oo lacag la'aan ah:
annualcreditreport.com | 877-322-8228
Waxa aad ka heli kartaa warbixinta deyn qaadashada ee ay ogolaatay dawladda dhexe.