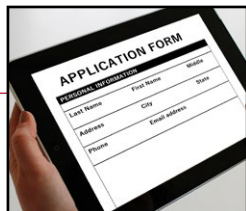


9 3rd Party Application Services

Use caution when hiring third-parties to assist with filling out and submitting applications for government services, grants and loans. A variety of different organizations and businesses offer “pay-for” services to assist people with filling out applications for disability grants, passport applications, loans and debt consolidation, as well as other government services.



CONSUMER TIP: Legitimate “for-a-fee” application completion service providers typically charge money to assist customers in ensuring that their applications are filled out in full and submitted properly, in a timely fashion. Such services are usually intended to make the application process run smoothly for those with language barriers, disabilities, or a general lack of time. Before hiring such agents, it is vital that you weigh the costs versus benefits, that you clearly understand the specific services you are receiving, and that you understand the risks of providing personal information to a third party.

10 Auto Subscriptions

Many consumers taking advantage of online deals or trial offers for health and beauty products, vitamins, home care necessities, vacations and other items, found themselves unknowingly signing up for expensive, seemingly endless, automatic monthly subscriptions for unwanted products. Beware difficult to find (non-existent) or complicated to understand fine print embedded in the terms and conditions of purchase contracts, that result in expensive subscriptions, cancellation fees and return shipping costs.



CONSUMER TIP: Always read the fine print before making any online purchases. Most online discounts and free trial offers come at some cost and are intended to lure consumers into becoming regular purchasers of a product or service. Unethical businesses and scam artists rely on victims to not have asked, looked for, or done their research before making such purchases. Do not provide your credit card or banking information to any company unless you are sure you understand the return and cancellation policies for a product or service.

Promoting Trust & Ethics



BBB serving Vancouver Island, the Gulf Islands, Powell River, Haida Gwaii



2017 Top 10 Scams

Common Frauds and Shady Practices to Watch For!

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1 Hoax News

Fraudulent or hoax news is becoming a chronic problem on social media and the Internet. In some instances “fake” news is being intentionally created and published to mislead the masses for political purposes or financial gain. In other instances, fake news headlines are used to lure victims to click on links and download malware and viruses onto their computers and mobile devices.



CONSUMER TIP: Don't believe everything you read. Anyone can publish anything on the Internet. Social media allows both real and fake news to easily go viral. Consider the original source of all “news” content and be suspicious of unknown or pop-up news providers.

2 Online Loans

Beware unscrupulous online loan service providers. Fake loan companies with fake websites have been known to take victims for thousands of dollars. Most such companies require applicants to pay fees in advance of securing the loan to cover items such as interest payments, legal fees or insurance fees. Once the “fees” are paid, the lender disappears, no loan is provided and greater debt is incurred.



CONSUMER TIP: Before applying for a loan in person or online carefully research the company first. Make sure the business is a legitimate, reputable lender. Look up the company's BBB Business Profile (bbb.org). Legitimate lenders will not require you to pay a fee for paperwork, administration fees, legal fees or insurance prior to getting a loan.

* Trade-mark of the Council of Better Business Bureaus used under license.

3 Bogus Customs & Delivery Charges

Do not fall victim to unsolicited claims from fake delivery service providers stating that you owe customs and delivery charges for undelivered packages. Notifications may come via mail, email or phone for unanticipated deliveries. Such notifications are typically an attempt to steal money from unsuspecting victims.



CONSUMER TIP: Keep track of any expected packages or delivery services you commonly use (including the estimated delivery dates and delivery service provider companies being used). Ask people sending you packages to notify you in advance that a package will be sent.

4 Fake Apps

Use caution when purchasing retail store or online shopping apps. Counterfeit apps are designed to look and feel like they belong to legitimate retail stores. Some fake apps will inundate you with pop-up junk ads, while others will result in credit card and personal information being stolen, or malware being installed on your mobile device. In some instances, mobile devices have even been locked down and held hostage until a ransom is paid to the scam artist.



CONSUMER TIP: Be very cautious when deciding what apps to download. Read customer reviews associated with the app very carefully. Never click on a link in any email to download a new app. Go to the website of the retailer to get a link to the legitimate app in the App Store. If you do decide to use an app, provide as little personal information as possible.

5 Phishing Imposters

Many computer virus and phishing scams masquerade as the emails or websites of legitimate businesses and organizations. Beware fake links designed for you to click on so that they can install malware on your computer or steal your private information (such as passwords and account info).



CONSUMER TIP: Never open an email, click on any links in social media accounts, or download any files unless you are certain you know for certain who it is from, what it is about and if it is legitimate. If at any time you think you might have become the victim of a phishing or other computer, email or Internet scam, be sure to have your computer scanned by a trusted computer repair professional to see if any malware is present.

6 Lottery & Prize Winner Scams

Don't fall for fantastic offerings of foreign lottery winnings, dream vacations or exciting prize giveaways, especially if you don't recall entering to win such offerings. Unexpected prize and lottery scams rely on your excitement, to dupe you into paying fees to claim your prize, or into providing private, personal, banking and credit card information for purposes of identity theft.



CONSUMER TIP: Legitimate lotteries and prize giveaways do not require you to pay fees or taxes in advance to claim your winnings. Keep track of all contest, lottery and prize entry forms that you fill out. Never wire or transfer money to claim a prize. Don't give out credit card or private personal information to claim a prize.

7 Tech Support Scams

Consumers are aggressively being targeted (by phone, email and online pop ups) by fraudsters pretending to represent Microsoft, Apple or other Tech Support companies. Victims are informed that their computer has been infected with a virus. In order to "fix" the problem, they must go to a website, provide their credit card information as payment, and download a "fake" anti-virus program.



CONSUMER TIP: Computer manufacturers will not contact you to let you know if there is a problem with your computer. Computer upgrades, maintenance and virus scanning are the responsibility of the computer owner. Treat all unsolicited contact via phone, email or pop-ups with skepticism. Never give out personal or banking information to anyone unless you are confident you can trust the source. Install and update anti-virus software.

8 Foreign Money Transfers

Beware emotionally charged letters, emails and social media posts from people in foreign countries asking for financial assistance, discovering inheritance money, offering investment opportunities or suggesting a money transfer for any reason. In most instances when an unknown party requests a wire or money transfer to a stranger in a foreign country, the story is a lie and your money will be stolen.



CONSUMER TIP: Never transfer money or share private credit card and banking information with strangers. Money transfers are virtually untraceable once sent and received. Overpayment schemes and identity theft are common outcomes from foreign money transfer solicitations.