

If you no longer wish to receive email from Consumer Action, [skip to the end of this message](#) and click the link to opt-out.

[View this newsletter in a browser.](#)



Scam Gram!

Keep the sharks at bay

A Consumer Action News Alert • June 2016 • www.consumer-action.org

SCAM GRAM is Consumer Action's monthly e-newsletter alerting you to the dirtiest players in the world of tech fraud, credit card scams, ID theft and general con-artistry. Don't be fooled by liars, cheats and crooks—wise up with SCAM GRAM!

A one-way trip to scam land

You won a free vacation! Or did you? Whenever someone approaches you offering an inexpensive or gratis resort accommodation, cruise, travel club membership, timeshare, *yada yada yada* for an upfront fee or deposit (or perhaps for your time, e.g., “attend this 90-minute presentation for a night’s stay in paradise”), stop and think. When “complimentary” costs something (anything), it’s probably a scam. Oftentimes, the scammers will use the names of legitimate businesses (for instance: “We partner with Marriott International to offer the best deals”) in order to make the offer seem more legit. And scammers are getting so sophisticated that they’ll even use tracking cookies from your internet browser to target you with specific trips you’ve been researching. For instance, you might get an email about “upcoming deals” that appears to be from a trusted cruise line whose website you’ve recently visited. Or perhaps you’re a huge, outspoken Disney fan and you notice a Facebook ad popping up for a free stay in the usually \$3,000+ a night Mickey Mouse Penthouse suite (yes, this is a real thing). Just follow our golden rule: If it seems too good to be true, it **probably is**. To research a potential vacation scam, contact the Better Business Bureau (BBB) and ask if any complaints have been filed against the party in question, and to report one, file a complaint [here](#).

Beware the bargain beach house!

It’s beachfront. And it’s got a pool in the backyard, and a fire pit, and five bathrooms, and its own Jacuzzi... *and it’s not real*. When summer rolls around, the desire to pay rock-bottom prices for a really nice rental often bypasses our rational thinking center and moves straight to our whip-out-the-wallet reflex. Fortunately, websites like Airbnb, HomeAway and Vacation Rentals by Owner (commonly known as VRBO), although not immune to scams, have built-in fraud protection features. They verify owners, provide secure methods of payment and often offer money back guarantees. Unfortunately, Craigslist and other popular third-party sites are often lacking in these features, leading to horror stories [like this](#). As the BBB

[points out](#), “Vacation rental scammers may create online listings with photos of homes that aren’t available or are owned by someone else.” If you’re renting directly from an owner, try to talk to (or better yet, Skype) them, check public records to make sure their rental unit exists (you can even Google Map it!), and pay by credit card (*never wire money!*) to create a digital trail of the transaction. You should also get a rental contract in writing before paying and, if you are using a service like VRBO, you should still book and pay for the property directly through the site (lest you be out \$4,000 like this [unfortunate family](#)). Finally, if you want to take action to stop online booking scams, contact Congress in support of [this new bill](#).

Are we there yet?

After a long flight during which you endured three crying babies, two overpriced cocktails to help drown out the sound of said babies, and the worst case of manspreading ever, you’ve finally reached your foreign destination! While you’re more than ready to start having fun, it’s important to keep a good head on your shoulders. An out-of-towner is often an easy mark for pickpockets, corrupt police and other con artists. The president of the BBB has [this to say](#) about how travelers can avoid becoming suckers: “One of the things any traveler should do is look at what’s going on in their destination. Look at the consulate warnings, look up police records. The consulate will give you things to be aware of.” [Cheapflights.com](#) goes even further, offering an exhaustive [list](#) of common scams, from overpriced or fake jewelry sales to shady street musicians and costumed performers who cajole you out of cash. And even if you’ve avoided all of the aforementioned hazards while, say, shopping at the plaza, it might be too soon to breathe a sigh of relief when you hail a cab back to your hotel; taxi scams are [quite common](#) as well.

Almost paradise

Taken for a ride. What do all of these things have in common: super low upfront fares that balloon into monstrosities due to add-ons and fees; being duped into paying for unnecessary insurance; and bogus damage claims? If you guessed, “they’re the perils of renting a car,” you’re right. We at Consumer Action get complaints [from angry renters](#) all the time. Renting an automobile is very much a “buyer beware” transaction, so read the fine print and do your homework *before* you’re handed the keys.

Stay grounded. If the thought of jetting away to paradise has your head in the clouds, it’s time to come back down to earth. Discounted or free tickets, travel vouchers and sweepstakes for flights are all [popular scams](#) this time of year. Fraudsters have even set up fake Instagram and Facebook accounts, pretending to be major airlines like Southwest, Delta and JetBlue and boasting giveaways that have duped thousands into clicking on links that result in malware, identity theft and more.

Tricky travel agents. It’s not just landlubbers who get scammed. [One family](#) found themselves out \$5,700 after booking a cruise package with an agent from CruiseOne. The agent was ultimately charged with and arrested for selling fraudulent vouchers to unsuspecting seafarers who paid her directly (as opposed to paying the agency). Always make sure you get the actual cruise voucher (with a ticket number) and, if you’re booking through a third party, call the cruise line to confirm all the details.

Tips!

● “Ugh! The sun in the Caribbean is SO bright.” That [humblebrag](#) you posted on social media might

come back to haunt you. There's a big Facebook "friend" request [scam](#) going on right now in which scammers create imposter accounts that look like your friends (using their publically available photos), send you friend requests and, if you accept, get access to your personal information. This is a good reason why you shouldn't post on social media that you're on vacation—it could signal to a thief that valuables have been left unguarded at home or that mail (with personal information) is unattended.

● **Haters gonna hate.** Your vacation must have looked so good that scammers wanted to BE you! Identity theft is always a concern, but [particularly so](#) when you're traveling and handing your credit card and personally identifiable information over to legions of hotels, restaurants, shops and more. If you don't want any surprises, you should monitor your credit report and check your financial statements against your receipts during or immediately after your vacation. And if you don't want a major hassle, take care of your finances before you travel: Let your bank or credit card company know about your trip so that they don't "turn off" your cards thinking that they've been stolen and put to use in a faraway land.

● **A consumer watchdog with teeth.** If you're having trouble getting your money back after your flight was cancelled or getting extra fees you never agreed to removed from your hotel bill, contact the good folks at the consumer watchdog site [Elliott.org](#). Not only does the site outline the latest in travel disasters, it states that "when you've reached a dead end" its advocates are happy to go to bat for you (for free), contacting the company in question and fighting for justice on your behalf.

Thanks for reading SCAM GRAM and, as always, feel free to send us your questions, comments and tips. [Click here to email us.](#)

Use our ["Tell a Friend" page](#) to let your friends know they can sign up for their own copies.

Consumer Action empowers low- and moderate-income and limited-English-speaking consumers nationwide to financially prosper through education and advocacy.



[Manage your email subscription.](#) Choose the content you'd like to receive. You will have to create a password to do so. Lost your password? Use "Forgot your password?"

[Click here to unsubscribe.](#)