

NEWS FROM SCDCA

South Carolina Department of Consumer Affairs



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FOR IMMEDIATE RELEASE

HOLIDAY SCAMS LOOK TO SPOIL CONSUMERS' SEASON

Columbia, SC.....They are the same scams you see year-round, but this season they are wrapped a little differently in an attempt to spoil your holiday cheer. In an effort to help consumers outsmart the crooks, the South Carolina Department of Consumer Affairs is providing the latest information about holiday scams.

Like many shoppers, gifts cards are at the top of scammers' wish lists. Scammers steal the account numbers off the back of cards and then drain the gift card after the consumer purchases it. By the time the recipient uses the gift card, the balance is zero. Shoppers should be careful about gift cards on display in open, accessible areas. Gift cards purchased at the register are typically a more secure option. Consumers should also use cards that have PINs or other another required security code. Finally, terms and conditions must be clearly displayed on the card explaining possible fees and expiration dates to the buyer.

Next on the list are phishing schemes that come in all shapes and sizes. These scams are a year-round threat, but during the holidays scammers are particularly clever in getting you to link to fake websites that release a virus into your computer and may even steal sensitive information.

Scammers may hook you by advertising one of the season's "hot items" at an exclusive low price. Some scammers will also send you a holiday e-card that appears to be from a close relative

About the South Carolina Department of Consumer Affairs:

Established by the Consumer Protection code in 1974, The South Carolina Department of Consumer Affairs represents the interests of South Carolina Consumers.

Our mission is to protect consumers from inequities in the marketplace through advocacy, mediation, enforcement and education.

For more information, visit www.sccoconsumer.gov.

or friend. Both are attempts to lure you to a fraudulent website by clicking on another link, often included in the e-mail.

To avoid these phishing scams, remember:

- Shop with retailers you know are reputable.
- Make sure the website is secure by locating “https://:” in the URL address and the padlock icon on the bottom of your computer screen.
- Use a credit card instead of a debit card, which does not have fraud protections.
- Type in the URL yourself instead of clicking on links, especially in an e-mail.

Sadly, consumers must also be cautious of charity scams. In the spirit of the season, consumers should continue to give generously. Just keep the following tips in mind as you donate to local and national charities.

- Use cash, not credit card or check.
- Research the charities of your choice: Make sure most of your money supports the charity’s mission, not paychecks and fees.
- Double-check the name of the charity. Non-legitimate charities may have similar names.
- Ignore high-pressure tactics.
- Get written materials about the charity and review them before donating.
- Be wary of door-to-door solicitors. Usually, they are not legitimate.

For more information, contact the Public Information Division at 803.734.4190, toll free in SC at 1.800.922.1594, or online at www.sconsumer.gov.

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