



THE FACTS: SWEEPSTAKES SCAMS

Con artists use a variety of approaches to rip you off over the telephone. Telemarketing fraud is a multi-million dollar business in Georgia. Every year thousands of Georgians lose money to telephone con artists. Victims lose from a few dollars to thousands. Some have lost their life savings and financial security.

The most common scam in Georgia is the sweepstakes scam. Usually it works like this: You get a phone call saying you just won a prize. All you need to do is pay taxes or shipping and handling for the prize so it can be delivered to you. This is a scam: **prizes are free**. It is against the law in Georgia to require you to pay money to receive a prize.

International lotteries are the big scam right now. The cross-border purchase of lottery tickets violates U.S. laws. The U.S. Postal Inspection Service estimates that U.S. consumers spend \$120 million a year on such purchases. Buy cross-border lottery tickets, and you will never see your money again.

Georgia telemarketers who use prize promotions must give you certain important information before you pay for any goods or services. They must tell you that no purchase or payment is required to win a prize or participate in a contest. They must tell you the odds of winning a prize, how to participate without buying or paying anything, and the conditions you'll have to meet to receive or redeem a prize.

Hang up when

- The telemarketer wants you to act right away. If the offer is only good for today, just hang up.
- The caller gets hostile when you ask specific questions and is not willing to give you any information in writing. Don't let a stranger browbeat you into parting with your hard-earned money.
- The caller urges you not to tell anyone about this opportunity. This ploy is frequently used to target the elderly. Con artists know that older people are more likely to be embarrassed about losing their money in a scam, and less likely to tell others about their losses.
- The caller requests a money order, cashier's check, wire transfer, or personal check sent by courier. Telemarketers cannot use a courier service to deliver merchandise to you without allowing you to inspect the merchandise before you pay for it. The caller might ask for your bank account number for a bank draft. Never give out this information.

You might feel more comfortable paying by credit card because you usually have some way to challenge the charge within a given time period. However, experienced scam artists also know how to get around this rule, so you're not as safe as you think.

File a complaint with the Governor's Office of Consumer Affairs (OCA) if you have been victimized in a sweepstakes fraud scheme. Describe what happened with as much detail as possible in a letter to OCA. Include copies of any documents that support your complaint.

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(Do not send originals!) Send your complaint to

The Governor's Office of Consumer Affairs
2 Martin Luther King, Jr. Drive
Suite 356, East Tower
Atlanta, Georgia 30334.

You will receive confirmation from OCA that they have received your complaint. OCA will assign it to an investigator or forward it to the appropriate agency. If you have any questions about filing a complaint, call OCA at 1-800-869-1123 (404-651-8600 in metropolitan Atlanta).

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