

**Protect yourself
from**

Holiday Scams

#BeFraudSmart

with  Western Union

Learn how to outsmart scams this holiday season. Protect yourself and protect your family from fraud.



The Fake Holiday Shopping Website Scam

Scammers may set up a temporary website for the holidays or a website that masquerades as that of known retailers.

Coal in the stocking

- Look out for sites offering deep discounts.

www.fakewebsite.com

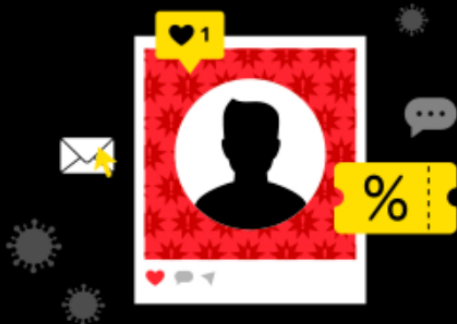


- They may collect your credit card and personal information.
- They may ask for payment via money transfer for merchandise you may never receive.



The Email & Social Media Scams

Cybercriminals use emails or social media to promise great holiday deals. These tactics can get you to divulge personal information or click on malicious links.



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- You receive an unsolicited message offering enticing holiday discounts or sales.
- There are suspicious links in an email or direct message that you're asked to click on.



The Gift Card Scam

Fraudulent emails or online ads promise deep discounts on gift cards from popular merchants. You end up with your identity or bank account information stolen.



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- You are promised a gift card of higher value than what it is priced at.
- You're asked to provide personal information such as name, address, age and driver's license number to receive the discount.



The Holiday Rental Scam

Vacation rental "company" posts a listing and you, thinking it's real, book it.



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- The listing has limited photos, details or reviews.

★ No reviews yet

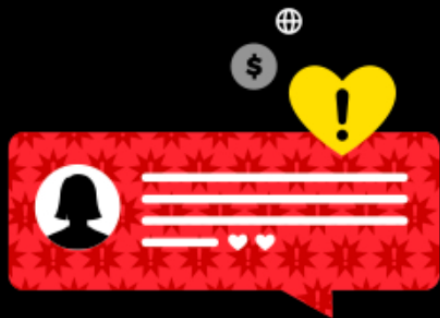


- The price seems too good to be true.
- The host asks you to pay outside the booking platform.



The Relationship Scam

Fraudster posing as a loved one might ask you to send money for a plane ticket.



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- You receive a message from a loved one saying they have a “holiday emergency.”
- They say they can’t meet you in person.
- You’re asked to pay them quickly through wire transfer or in gift cards.



What You Can Do

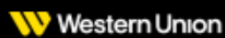
Never use a money transfer to pay for an online purchase.

Do an internet search for reviews of a retailer or vacation rental before you purchase or book.

Ensure the website you're shopping on takes security measures (URL with https://, lock symbol for secure payments).

Never send a money transfer to someone you haven't met in person.

Visit **[WesternUnion.com/FraudAwareness](https://www.westernunion.com/fraudawareness)**



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