

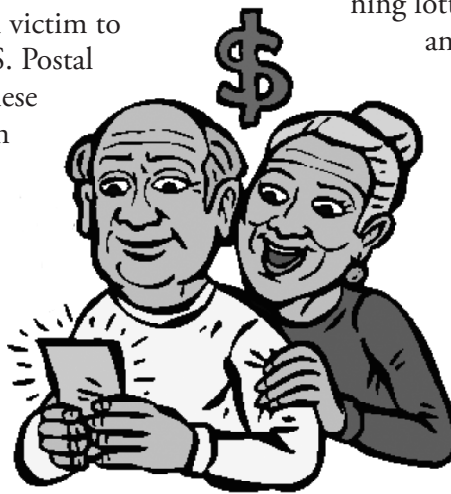
Foreign Lottery Scams: Convincing But Phony

A man in Western Maryland received a letter that said he had won \$6.8 million in the Australian Lottery. The letter said his name had been selected by computer as part of an international promotion. He contacted a claim agent as instructed and was told to wire \$1,500 to England to pay insurance on the winnings so the money could be released. He wired the money, but the next day the claim agent called to say he needed to send an additional \$1,400. By this time the man wised up and didn't send any more money. He never received any winnings. The whole thing was a scam.

Unfortunately, many people fall victim to foreign lottery scams. The U.S. Postal Inspection Service estimates that these scams trick people out of more than \$120 million a year.

Foreign lottery scams come in many forms. "Award notifications" arrive by mail or by e-mail, and sometimes people are contacted by telephone. The lottery may be described as being from The Netherlands, Spain, South Africa, Australia, Canada or another country. The one thing they all have in common is that the "winners" are asked to send money in order to claim their prizes, supposedly for taxes, processing, insurance or some other reason. Of course, they never receive any winnings.

In addition to losing the money they send, victims face the risk of having the con artists make unauthorized withdrawals from their bank accounts, if they gave them information that was supposed to be part of their "claim process."



Why the scam is so successful:

Promises of big prizes are hard to resist. It's hard not to be curious and excited when someone tells you you've won a very large sum of money. Though you don't remember entering any such lottery, you think that perhaps you did and forgot about it, or perhaps the letter tells you that your name was entered in the lottery as part of a "promotion."

"Official-looking" letters and language. The award notifications often look very impressive. They have fancy letterheads, and mention very specific details about the date of the lottery, the number of the winning lottery ticket, the name of your "claim agent" and special identification numbers you are supposed to give to make your claim. They talk about taxes, and insurance, and other things that sound like important legal information that must be told to a million-dollar lottery winner.

Sometimes a check is sent to pay for taxes on the winnings. In this twist, you may be sent a check or a money order that is supposed to pay for your taxes. You are instructed to deposit the check and then write a check from your account to pay for

the taxes, and then the lottery winnings will be sent to you. Unfortunately, the check or money order you were sent turns out to be fake and bounces after you have already sent your check to the con artists.

You are instructed to keep the notification a secret until payout is made. Supposedly this is part of the lottery's "security protocol" but of course they really just don't want you to talk to other people and find out that it's all a scam.

There is usually a deadline to make you act fast. The

notification usually states a date by which you must make your claim. Again, they hope they can get you to send money before you have time to check it out and find out it's a scam.

So, if you receive a letter congratulating you on winning a foreign lottery, just throw it away!

Offers to Buy Foreign Lottery Tickets

Another scam is when you are offered the opportunity to buy tickets in a foreign lottery. You may receive a mailing that promises to get you tickets through some kind of secret, guaranteed-to-win system. It is a violation of U.S. law to sell foreign lottery tickets by mail, and such offers are probably phony. Also, the Federal Trade Commission says that if you agree to purchase a foreign lottery ticket, your name will probably end up on a "suckers list" and you will be sent many more phony offers for lotteries or "investment opportunities." If you are solicited to buy tickets in a foreign lottery, throw away the solicitation or give it to your local postmaster

Other Scams to Look Out For

"Money transfer" scam: You receive an e-mail from someone who says he is a member of royalty, a high-ranking official or a military person in a war-torn country and needs to transfer millions of dollars to the United States. The e-mail proposes that you allow the money to be transferred into your bank account, in exchange for a percentage of the money. You are asked to pay a fee of some kind to prove your honesty. If you respond, you risk losing not just the money you send, but your entire bank account if you give the con artist your bank account information.

Online job scam: If you are looking for a job and you post your resume online, watch out for a phony job offer in which you are asked to act as a financial go-between and "process payments" or "transfer funds." This scam begins with an e-mail that says a company is recruiting American citizens to process payments for employees or clients overseas. You will be instructed to deposit checks into your own bank account, take a small commission, and then wire the proceeds elsewhere, often overseas. The checks are later found to be counterfeit, so you will lose the money you wired.

Volunteer Opportunities and Internships

Do you like to help people? Do you live in the Baltimore area? Then come volunteer in the Attorney General's Consumer Protection Division.

Our volunteers responds to consumer inquiries on the telephone hotline, and mediate consumer complaints against businesses and health care providers. You will receive training in mediation and learn valuable skills. The division also offers college and law students a variety of internship opportunities.

Our downtown office is convenient to the Light Rail and Metro, and volunteers receive a travel stipend. No experience necessary. Interested? Call 410-576-6519.

Attorney General's Consumer Offices

Consumer Protection Division
200 St. Paul Place, 16th Fl.
Baltimore, MD 21202-2021

- General Consumer Complaints: 410-528-8662
Toll-free: 1-888-743-0023
TDD: 410-576-6372
9 a.m. to 3 p.m. Monday-Friday
- Medical Billing Complaints: 410-528-1840
9 a.m. to 4:30 p.m. Monday-Friday
To appeal health plan claims decisions:
Toll-free within Maryland 1-877-261-8807

Branch Offices

- **Cumberland**
301-722-2000; 9 a.m. to 12:00 p.m. 3rd Tuesdays
- **Frederick**
301-600-1071; 9 a.m. to 1:00 p.m. 2nd and 4th Thursdays
- **Hagerstown**
301-791-4780; 8:30 a.m. to 4:30 p.m. Monday-Friday
- **Prince George's**
301-386-6200; 9:00 a.m. to 5:00p.m. Monday-Friday
- **Salisbury**
410-713-3620; 8:30 a.m. to 4:30 p.m. Monday-Friday
- **Southern Maryland (Hughesville)**
301-274-4620 Toll-free 1-866-366-8343
9:30 a.m. to 2:30 p.m. Tuesdays

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