

# OFFICE OF CONSUMER PROTECTION

*Avoiding Scams: Information for  
Recent Immigrants & Refugees*

July 2016

## *Immigrants Fall Prey to Scams*

What you need to know

Unscrupulous merchants often prey on immigrants due to language barriers, a lack of access to dependable legal advice, and inexperience with local and federal law. Many such merchants engage in “affinity fraud” whereby they trade off of a shared cultural or language connection. In

are victimized. This lack of reporting is due to the same language barriers, as well as a general distrust of government agencies, or an unfamiliarity with how an agency like the Office of Consumer Protection (“OCP”) can assist them. The OCP, however, is

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fact, often-times the scammers are members of the immigrants’ community and trade on that sense of trust. Unfortunately, these very communities also suffer from a lack of reporting when they

available to assist and have access to [translators](#) to help the consumer communicate as needed.

## *Recent Scams Facing Immigrants*

Know Your Rights

**Immigration consultants.** “Notarios” or

notary publics have considerably fewer legal roles



If you have been a victim of these scams, or if you have any questions about a merchant’s activities, please contact the Office of Consumer Protection.

100 Maryland Avenue  
Suite 330  
Rockville, MD 20850  
Main: 240.777.3636  
Tip Line: 240.777.3681  
Fax: 240.777.3768

You can also file a complaint online by clicking [HERE](#)



in the U.S. than in South America. Immigration services companies seek to capitalize on this misunderstanding. Often, the consultants make errors which complicate the immigration process and result in denials where a duly qualified lawyer (or accredited representative working for a Board of Immigration Appeals-recognized organization) would have obtained favorable results.

Under Maryland Law, “notarios” and immigration consultants may not provide legal advice, make any statement that the consultant can or will obtain special favors, or make a misrepresentation or false statement to influence a consumer to use the consultant’s services. Moreover, the consultant must prominently post a disclosure that says “I am not an attorney licensed to practice law in Maryland, and may not provide legal forms, provide legal advice, or provide legal services.” The law also requires a contract which must contain six (6) specific disclosures including the services to be provided, the fees charged, a right of rescission and a disclosure that the provider is not authorized to provide legal services. Violators are subject to fines and civil penalties as well as private lawsuit for damages. The Department of Justice (DOJ) has recently

indicted corporations for immigration services fraud.

- **Please remember that a complicated immigration process requires trained and accredited assistance.**

### **Loan modification or insurance contract fraud:**

Relying on the language barrier, and trading on cultural connections, scammers know that a consumer will not read the entire contract, do their own homework, or ask questions.

A series of Hispanic consumers found themselves involved in loan modification scams where the bank’s contact information had been altered to the scammer’s contact information. The consumers believed their loan had been modified and sent payments to the fraudster at his address and not to the bank. After foreclosure notices were sent, the consumers contacted the “servicer” on the loan modification paperwork which was the fraudster who then told the consumer to ignore the foreclosure notice as it was sent in error. Consumers thus not only lost the mortgage payments but their home too.

Similarly, consumers in the African community rely heavily on word of mouth endorsements. However, when failing to read the contracts, consumers who believed they were buying one insurance product were slammed into multiple insurance products. These consumers were then automatically charged for the premiums, which significantly impacted the consumers’ monthly budgets. To undo this scam, it will take a significant amount of time and money.

- **It is important to read before you sign, to ask questions, and do your homework before entering into a transaction.**

### **Deportation Threat/Sales Subscription Scams.**

Companies advertise on Spanish-language television for consumer products (skin care, vitamins, etc.) or services like medical assistance or insurance—all sold C.O.D. They use promises of free gifts (watches, perfumes, gift cards) as enticements. Once in their system, the companies continue to ship unwanted products. When consumers refuse delivery, the companies’ so-called “legal departments” threaten the consumer with arrest,

deportation, and fines on their gas and electric bills if they do not pay for the unwanted goods or for shipping and handling fee. These companies change names often and are commonly based in Peru. The DOJ has recently issued indictments against several such companies.

➤ **You cannot be deported for failure to pay for unwanted consumer goods or services. The OCP does not ask, and does not care, about a consumer's immigration status. It only wants to stamp out fraud.**

**Psychics, fortune tellers, or clairvoyants** will claim that a person is cursed or has a bad aura or bad luck. Naturally, these scammers will claim that they can cleanse or remove the curse and seek money or property in exchange for this cleansing. Scammers may try and talk you into buying a lucky charm or secret of wealth, and once you have paid, will send you a worthless item or nothing at all. Alternatively, the scammer may warn you of a false future event and then promise to protect you from that event in return for ongoing payments. If you refuse to pay, some scammers will threaten to invoke a curse or bad luck charm on you.

Scammers tend to focus on Asian communities (Chinese mainly but also Middle

Eastern communities). These kinds of scams can also lead to your name and contact details being put onto a 'victims list' which will result in you receiving further scam approaches. An FBI sting in New York City and Los Angeles dismantled scams where the immigrants were told to bring in their cursed possessions which were "weighing them down" for the psychic to cleanse. Unfortunately, instead of cleansing these possessions of bad vibes, the "psychics" would steal the goods outright.

➤ **Be wary of unsolicited contacts by these merchants. If you are not visiting a psychic for entertainment, do not give them personal information which can be used to commit fraud against you or in your name.**

## *Immigration Fraud*

### **Be Aware**

Notarios are not the only form of immigration fraud facing the County's immigrant population. Immigrants face many other types of fraud as they try to work their way through the immigration process. To avoid fraud, use your common sense. Many people hear what they want to hear. If it sounds too good to be true, it probably is. Do not

believe it if someone tells you about a secret new immigration law, or claims to have connections or special influence with any government office or agency. Beware of these common scams faced by immigrants:

- **Do not Pay by Phone:** The government will never ask you to pay by telephone.
- **Fake Visa Lottery:** The government will not send emails about selections.
- **Student Visa Scams:** Only **accredited** schools can sponsor a student visa.
- **Fake Job Offers:** You should not have to pay to get a job offer. If you get a job offer, you must be eligible to work in the U.S. to take it.
- **Fake Websites:** Beware of websites claiming affiliation with the government. Look for a ".gov" website to be sure.
- **Free Government Forms:** Do not pay someone for government forms. They are free.

