

# OFFICE OF CONSUMER PROTECTION

*Holiday Tips: A Consumer's Guide*

November 22, 2016

## *Holiday Tips*

### How to survive financially

As the holiday shopping season begins, the Office of Consumer Protection (OCP) would like to [warn](#) consumers about common scams and give [tips](#) on how to come through it safely. The holiday season is prime time for thieves, scammers and identity thieves who prey on people preoccupied

- If your purchases are being **shipped**, make sure they are being delivered to a secure location like an office or make sure items are delivered when you are home. Online tracking notifications can also help you track your packages.

*"with the right planning and foresight, the consumer can navigate this season successfully."*

with gift-buying, festivities and travel.

- Set a **budget** and [stick to it](#). Consumer can spiral into debt over this season. The OCP website has additional advice on [financial literacy](#). If you find yourself in debt troubles, the OCP provides education and advice on [debt collection](#) practices.

- To limit **identity theft** and data breaches be careful of unsolicited links disguised as holiday promotions, unexpected delivery notifications, or greeting cards.
- When buying, make sure you understand the [return and refund policies](#). Also avoid unusual forms of payment like wire



## *Ensuring Integrity in our Marketplace*

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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](#)



transfers as they are not easily traceable. Use credits cards over debit cards as credit cards have more protections in place in the event of fraud

- **Prize scams** are prevalent during this time of the year. Remember you don't have to pay for a prize and money is never free. Emails promoting such prizes are likely phishing scams.
- **Charity scams** are a particular concern as consumers are in a holiday and giving mood. Before donating money, [verify the charity](#) with organizations like Charity Navigator, Guide Star or the [Secretary of State](#).
- **Gift card** are convenient but may have [fees or other limitations](#). And [Market Watch](#) advises consumers to buy gift cards from behind counters as opposed to out in the shopping aisles. Finally, Amazon and Walmart have already been [targeted](#) for holiday phishing

scams involving their gift cards and [iTunes](#) expects "free" gift card phishing scams this season.

- Beware of **travel** websites and emails which offer unbelievable deals on flights or holiday packages, have low resolution logos, or otherwise have consumer complaints online. Also beware of offers that come by phone for trips you have won or offers for vacations that are too good to be true.
- Seniors should be cautious about [grandparent scams](#) where someone claiming to be a grandchild, or calling on behalf of a grandchild, who is in need of money due to an accident, foreign travel, or even jail.
- The [BBB](#) is warning of **holiday hiring scams** where "[work from home](#)" or "mystery shopper" job offers appear in your inbox.

As always, with the right planning and foresight, the consumer can navigate this season successfully. The OCP is at all times here to assist you should you have any questions or concerns.

