

# Monthly Columns

by Attorney General Jack Conway



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If you are among the growing number of consumers turning to smartphones, tablets and computers to do their holiday shopping, make sure you protect yourself against Internet scammers.

As you're searching the web for that perfect gift, scam artists are working overtime to find new ways to steal your money, your personal information and even your identity. The following tips from my Office of Consumer Protection and the Federal Trade Commission can help ensure that you don't become a victim this holiday season.

- Only do business with companies you know and trust and that offer secure payment processing. Look for websites that start with https, (the "s" stands for secure).
- Never do business with someone who insists that you wire money. That is a sure sign that the transaction is fraudulent.
- Beware of contacts made on "for sale" listing sites or auction sites that require you to wire money instead of using a secure payment processor.
- Using search engines, type in a company or product name along with terms like "review," "complaint" or "scam" to find out more about it.
- Decide how to pay. When you shop online, credit cards can offer extra precautions.
- For hassle-free online shopping, keep records like e-mails and online receipts in case there is a problem.
- Beware of purchasing gift cards from auction sites or classified ads as the card can be bogus.
- Keep personal information private. Don't disclose your address, telephone number, Social Security number or bank account information unless you know who is collecting the information and how they plan to use it.

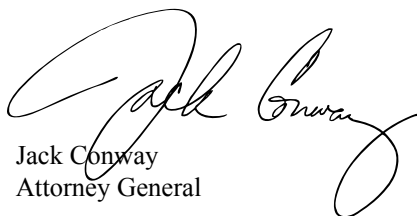
- Beware of bogus charitable pleas. Donate to charities you know and trust and ask if the charity is registered with the Office of the Attorney General.
- Do not respond to unsolicited (spam) email.

## Seasonal Phishing Scams

Consumers should be leery of seasonal phishing scams and malware campaigns that can include online shopping advertisements, credit card applications, electronic greeting cards and requests for charitable contributions. These emails can contain a potential virus or malware that can detect passwords or sensitive data.

If you have been a victim of a scam or identity theft, help is available by calling my Consumer Protection Hotline at 1-888-432-9257 or by visiting <http://ag.ky.gov/consumer>.

We're doing all we can here in the Office of the Attorney General to protect Kentucky consumers from scam artists and identity theft. By following the above steps, you can help us in this effort. Working together, we can ensure a safe and happy holiday season for all Kentucky consumers.



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