

DON'T FALL VICTIM TO FRAUD

Only use Western Union to send money to friends and family. Never send money to someone you have not met in person.

Scammers sometimes encourage people to transfer money. Do not transfer money to anyone who asks you to send them money:


- For an emergency situation you haven't confirmed.
- For an online purchase.
- For anti-virus protection.
- For a deposit or payment on a rental property.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call. Telemarketers cannot sell you anything and take payment by money transfer from anyone in the U.S. It's illegal.

If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances.

If you believe that you are a victim of fraud, call the Western Union Fraud Hotline.

Follow us:

 WUStopFraud

 facebook.com/WesternUnion

BE INFORMED. BE AWARE.

Fraudsters use the internet, mail and telephone to get you to fall victim to their scams. It's important to remember that fraudsters are clever at gaining your trust and gathering your personal information. Use the tips below to help avoid being a victim of a scam.

- If you are unsure, **ASK** your Western Union Agent prior to sending any money.
- If you think you've been a victim of fraud, call the **Western Union Fraud Hotline**.
- If someone contacted you through email asking you to send money via Western Union, forward the email to: **spoof@westernunion.com**.
- For more information on how to recognize the signs of a scam and help protect yourself from fraud, visit **wu.com/fraudawareness**.

The Western Union Consumer Protection Promise

Western Union is dedicated to fighting fraud and helping consumers protect themselves from falling victim to fraud. We work with authorities, consumer protection agencies and other organizations around the globe to educate consumers. We hope that together with you, we can make it much harder for criminals to commit fraud.

#BeFraudSmart
THIS IS WU

PROTECT YOURSELF FROM FRAUD

Every day millions of consumers rely on Western Union Money Transfer® services to send money to loved ones near and far. But whether you send money with us online, by phone or at an Agent location, you can be at risk for consumer fraud.

THIS IS
WU



WESTERN UNION WU

COMMON SCAM TYPES YOU NEED TO BE AWARE OF

Advanced Fee/Prepayment Scam

In this scam the victim sends money to the fraudster in advance of receiving a certain product or service such as a credit card, loan or grant. After sending the money, the victim never receives the product or service they were told they would receive.

You should never pay for an item or service purchased online or in advance with a money transfer to an individual.

Anti-Virus Scam

A fraudster contacts the victim claiming that they are from a well-known computer or software company and a virus has been detected on the victim's computer. The fraudster advises the victim that the virus can be removed and the computer protected for a fee. In reality, there was no virus and the victim has just lost the money they sent for protection.

Real computer and software companies will never ask you to send money through Western Union.

Emergency Funds/Grandparent Scam

The fraudster will either make the victim believe that they are a person the victim knows or are acting on behalf of a person that the victim knows and that person is in need of money for an urgent situation or emergency. A common type of Emergency Scam is the Grandparent Scam, where a fraudster contacts a grandparent and impersonates either their grandchild or a person of authority and describes an urgent situation or emergency involving that grandchild. No emergency has actually occurred and the victim who sent money to help has now lost their money.

Never use Western Union to send money for an emergency without first confirming that the situation is real.

Tax Scam

The fraudster, claiming to be from a governmental agency, contacts the victim and tells the victim that money is owed for taxes and it must be paid immediately to avoid arrest, deportation or suspension of license/passport. The victim is instructed to send a money transfer to pay the taxes.

Government agencies will never demand immediate payment for taxes by money transfer or contact you about taxes without first having mailed an official notification.

Lottery/Prize Scam

The victim is informed through an unsolicited communication by phone, email or mail that they have won a large lottery, prize or sweepstakes and must pay to cover taxes or fees to claim their winnings. The victim may receive a check for part of the "winnings" to deposit to pay for the fees. The victim sends the money using a money transfer service, the check bounces and the victim is responsible for the entire amount.

Legitimate sweepstakes companies do not tell winners to pay money in advance to receive a prize or award.

Relationship/Romance Scam

The fraudster creates a fake relationship with the victim through a dating website or social media platform. The victim believes the relationship is real. At some point, the communication progresses and the fraudster requests money from the victim for a number of reasons, such as travel, medical, etc. In the end, the fraudster is only attempting to gain funds and not a relationship.

Never send money to someone you may have developed a relationship with online and have not met in person.