

BUREAU OF CONSULAR AFFAIRS

U.S. Department of State • Bureau of Consular Affairs



PASSPORT

TIPS FOR PROTECTING YOURSELF FROM INTERNATIONAL FINANCIAL SCAMS

Do you think you may be the victim of an international financial scam? If you have encountered any of the signs below, you may be the victim of a romance, American in distress, or grandparent scam. Here are some tips to help you recognize scams and protect yourself and your money.

Signs of Scams:

- Romance Scams:
 - You met online through a dating website, e-mail chat room, Facebook, or similar website or through an unsolicited e-mail and your counterpart tries to push the relationship forward very quickly.
 - Early profession of romantic interest or love.
 - Requests for funds to be wired following some a hardship or calamity: sick parent/child, rent increase, exorbitant internet fees, car crash, mugging, or arrest by corrupt police.
 - Frequent requests for funds in conjunction with a trip to the United States to meet you: visa fees, air tickets, immigration fees, exit fees, accidents or thefts on the way to the airport.
- American in distress:
 - Unsolicited contact by unknown person quickly professing interest and desire for friendship.
 - Vague or outlandish story about being stranded overseas.
 - Claims that the U.S. Embassy would not help them.
- Grandparent Scams:
 - A call from grandchild or other relative citing urgent need for money to fix dilemma overseas.
 - Request not to contact child's parents or other Claims that the U.S. Embassy would not help them or they can't get to Embassy.

Tips to protect yourself from scammers:

- Never send money to someone you have not met in person without verifying his/her identity.
- Do not disclose personal details online or over the phone. For example, if you are a widow, you may not want to make this known on a dating web site -- scammers prey on those they believe are vulnerable.
- If you did not expect your relative to be overseas confirm with others his or her whereabouts.
- Refer all individuals who claim to be U.S. citizens in distress overseas to the local U.S. embassy or consulate. Assisting U.S. citizens is the U.S. Department of State's top priority. Consular officers are available 24/7 for emergencies. You can find contact information for all U.S. embassies and consulates at www.usembassy.gov.
- If you insist on sending money, consider sending an OCS Trust instead of direct Western Union or MoneyGram. OCS Trusts are routed from Western Union through the U.S. Department of State; the funds are then deposited directly with the nearest U.S. embassy or consulate overseas for pick-up by a U.S. citizen.
- **Please contact the State Department Office of Overseas Citizens Services at 1-888-407-4747 to verify the circumstances BEFORE sending money.** We can offer suggestions for verifying whether the situation is legitimate or a scam.

