

How to Protect Yourself: Telemarketing

Source: The Florida Attorney General's Office

Most telephone sales are placed by legitimate businesses offering legitimate products and services. However, telemarketing fraud is a billion-dollar business in the United States. The consumer must always be on the alert when asked to send money to unfamiliar companies. Fraudulent telemarketers are skilled liars and adept at sounding believable. Victims of telemarketing fraud seldom get their money back. Before responding to a phone solicitation, consider the following:

Don't be Pushed into a Hasty Decision

Fraudulent telemarketers use high-pressure sales tactics. They want to get you to buy their products and get your money before you can check them out or change your mind. Fraudulent telemarketers are trained not to accept "no" as an answer. Some telemarketers resort to insult and argument as a sales technique. Don't be intimidated by the phrase "you're going to be sorry if you do not act now."

Beware of These Common Telemarketing Schemes:

- **Free "Prize Offers" are never free.**
The consumer usually has to do something for the "Free Prize." For example, the consumer is required to pay an advanced fee, buy another product, pay a tax, or attend a sales presentation. The prizes are generally worthless or overpriced.
- **"Free" or "low-cost" vacations usually cost the consumer much more than originally presented.**
There are hidden costs and often the trips don't materialize. Telemarketers target timeshare unit owners by misrepresenting that investors are ready, willing and able to purchase consumer's units for large sums of money, the catch: send in an advance fee.

Don't Provide Financial Information Over the Phone to Unfamiliar Companies

The only time you should provide credit card or bank account information is if you have decided to make a purchase, after researching the company. Be careful if the company wants to send a courier to pick up your money. What is the big hurry? If you have paid by credit card and have not received the product, immediately notify your credit card company in writing.

Research the Company

Legitimate businesses understand when you want written information about their offers or companies. Always request written material about any offer, investment and charity. If you get brochures about investments, ask someone who is knowledgeable about investments to review the documents. Find out how long the company has been in business. Call your Better Business Bureau and government agencies (example: the Florida Department of Agriculture and Consumer Services, at **(800) 435-7352**, the Office of the Attorney General and the Federal Trade Commission) to learn whether any complaints or lawsuits are pending.