

# Gift Card Scams

Be one step ahead

## How do gift card scams work?

If someone asks you to buy a gift card and share the numbers or pin code on it, you are dealing with a scammer. Scammers often pose as trustworthy individuals or organizations, contacting you by phone, text, email, or social media.

The scammer might claim that you owe money, have won a prize, or need to urgently pay for a service. Their idea is to pressure you into purchasing a gift card and then have you share the card details with them.

No legitimate business or government agency will ever tell you to buy a gift card to pay them. If someone insists that you do, it is a clear sign of a scam. Always be cautious and verify suspicious requests before taking action.

### Here are some common tactics used in gift card scams:

1. Scammers create a sense of urgency. They will insist that you must pay immediately or something terrible will happen. Their goal is to prevent you from thinking critically or consulting with someone you trust. Take a moment to pause. Do not give them any information.
2. Scammers will tell you to buy specific gift cards. They may instruct you to purchase cards for Google Play, Target, or Apple. Often, they will tell you to shop at stores like Walmart, Target, CVS, or Walgreens. They might even suggest visiting multiple stores to avoid raising suspicion. If they ask to stay on the phone with you while you make the purchase, hang up immediately.
3. Scammers will ask you for the gift card number and PIN. These details give them access to the funds on the card, even if you still have the physical card. Do not share the card numbers or send photos of the card.



Always keep a copy of your gift card and store receipt as proof of your purchase. These records are crucial if you need to report a gift card scam to the issuing company and request a refund.

## Common Scams

### Scammers say they are from the government.

They may pretend to be from the IRS, the Social Security Administration, or even the Federal Trade Commission (FTC). They say you have to pay taxes or pay a fine immediately. However, government agencies will never contact you to demand immediate payment, and they certainly will not ask for payment by gift card.

### Scammers say they are from tech support.

They might say they are from Microsoft or Apple and claim there is something wrong with your computer. They will ask for remote access and demand payment to fix the problem. Never grant them access to your devices.

### **Scammers will impersonate a friend or family member in an emergency.**

They will call and pretend to be your friend or family member and ask you to send them money right away. They might tell you not to tell anyone else because they are ashamed or do not want anyone to worry. If the scammer uses voice cloning, they may even sound just like your loved one. If you are concerned, contact your friend or relative directly to make sure they are okay.

### **Scammers claim you have won a prize.**

They will tell you that you have won a prize, but before you can collect it you need to pay fees or charges using a gift card. No legitimate business or agency will ever require you to buy a gift card to pay for a prize. Also, consider if you ever entered a giveaway to win that specific prize.

### **Scammers pretend they are from your utility company.**

They threaten to cut off your service if you do not pay immediately. Utility companies do not operate this way. It is a scam.

### **Scammers ask for money after connecting with you on a dating website.**

Romance scammers will elaborate stories to convince you to buy a gift card and send them money. Never send money or gifts to anyone you have not met in person, even if they sent you money first.

### **Scammers send you a check for way more than expected.**

They will instruct you to deposit the check and then give them the difference on a gift card. Do not do it. The check will be fake, and you will be giving the scammer your own money.

## Buying and Using Gift Cards

Gift cards are meant to be used as gifts, not as forms of payment. Never buy a gift card because someone tells you to buy one. Treat gift cards similarly to your debit or credit cards. Keep their information private and secure. When buying gift cards there are a few things to keep in mind.

By staying vigilant and following the steps below, you can protect yourself and your money from gift card scams.

- Stick to reputable stores. Only buy gift cards from stores that you know and trust. Avoid purchasing gift cards from online auction sites, as the gift cards may be fake or stolen.
- Inspect the gift card before purchase. Check that the protective stickers are intact and have not been tampered with. Ensure that the PIN on the back is not exposed. If anything looks suspicious, select a different card and inform an employee of the issue.
- Keep a record of the gift card and receipt. Always keep a copy of the gift card and store receipt. Take a picture of both with your phone. The details are crucial if the card is lost or if you need to report fraud to the gift card company.

## What To Do If You Gave a Gift Card to a Scammer

If someone asked you to purchase a gift card and you shared the numbers on the back of the card with them, you have likely been scammed. Do not panic. Instead, follow the steps below immediately:

1. Contact the gift card company right away. Report the scam as soon as possible, even if some time has passed since the incident. The sooner you act, the better your chances are of stopping the scammer from using the funds.
2. Request a refund. Some companies are actively working to combat gift card scams and may be able to refund your money. It is worth asking, even though there are no guarantees.
3. Report the scam to the FTC. Go to [ReportFraud.ftc.gov](https://www.reportfraud.ftc.gov) and file a report. Every report helps in the fight against fraud and can make a difference in preventing others from becoming victims.