

## THE FREE GIFT SCAM

The following is a recounting of the incident from the victim:

A week ago, I had a phone call from someone saying that he was with some outfit called: "Express Couriers," (The name could be any courier company). He asked if I was going to be home because there was **a package for me that required a signature.**

The caller said the delivery would arrive at my home in roughly an hour. Sure enough, an hour later, a uniformed delivery man turned up with a beautiful basket of flowers and a bottle of wine. I was very surprised since there was no special occasion or holiday, and I certainly didn't expect anything like it. Intrigued, I inquired as to who the sender was.

The courier replied, "I don't know, I'm only delivering the package."

Apparently, a greeting card was being sent separately. There was also a consignment note with the gift.

He then went on to explain that because the gift contained alcohol, there was a \$3.50 "delivery/ verification charge," **providing proof that he had actually delivered the package to an adult**, and not just left it on the doorstep where it could be stolen or taken by anyone, especially a minor.

This sounded logical and I offered to pay him cash. He then said that the **delivery company required payment to be by credit or debit card only**, so that everything is properly accounted for, and this would help in keeping a legal record of the transaction.

He added, "Couriers don't carry cash to avoid loss or likely targets for robbery."

My husband, who by this time was standing beside me, pulled out his credit card, and the "delivery man," asked him to **swipe the card** on a small mobile card machine with a small screen and keypad. My husband, was **asked to enter his PIN number** and a receipt was printed out. We were given a copy of the transaction.

The guy said everything was in order and wished us good day.

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To our horrible surprise, between Thursday and the following Monday, **\$4,000 had been charged/withdrawn** from our credit/debit account at various ATM machines.

Apparently the "mobile credit card machine," which the deliveryman carried now had all the info necessary to create a "dummy" card with all our card details including the PIN number.

Upon finding out about the illegal transactions on our card, we immediately notified the bank which issued us a new card, and our credit/debit account was closed.

We also personally went to the Police, where it was confirmed that **it is definitely a scam** because several households had been similarly hit.

**WARNING:** Be wary of accepting any "surprise gift or package," which you neither expected nor personally ordered, especially if it involves any kind of payment as a condition of receiving the gift or package. Also, never accept anything if you do not personally know or there is no proper identification of who the sender is.

**Above all, the only time you should give out any personal credit/debit card information is when you yourself initiated the purchase or transaction!**