



THE SAVVY CONSUMER COLUMN

Mary Clement, Director, Tennessee Division of Consumer Affairs

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Consumer Affairs Warns Consumers of Telemarketing Frauds

Nashville, TN – The Tennessee Division of Consumer Affairs warns consumers to be aware of various telemarketing frauds that seek to steal money or personal information. Professional criminals posing as legitimate telemarketers are very good at what they do. Their pitch is perfect, their tone is friendly and they seem confident about your need for their products.

“Anyone with a phone is the potential target of telemarketing fraud,” says Mary Clement, director of the Tennessee Division of Consumer Affairs. “However, these scams can be prevented if consumers know how to recognize them.”

If you receive a sales call, ask yourself these questions:

- **Who’s calling and why?** Telemarketers must tell you it’s a sales call, the name of the seller and what they are selling before making a sales pitch.
- **What is their hurry?** Fast talkers who use high-pressure tactics could be hiding something. Take your time. Most legitimate businesses will give you time and written information about an offer before asking you to commit to a purchase.
- **If it’s free, why are they asking me to pay?** Question charges that sellers say you need to pay to redeem a prize or gift. Free is free. If you have to pay, it’s a purchase – not a prize or gift. Telemarketers must tell you that no purchase or payment is necessary to enter or win.
- **Why am I “confirming” my account information?** Some callers have your billing information before they call you. They are trying to get you to confirm your account information so they can claim you approved a charge. Never give credit card, checking account or Social Security numbers to unknown callers.

If your phone numbers are on the National Do Not Call Registry, you should get calls only from companies with whom you do business or those that have your permission to call. To report violations, visit www.donotcall.gov or call 1-888-382-1222. If you are the victim of a telemarketing scam, report it. You can file a complaint online with Consumer Affairs at www.tn.gov/consumer or request a complaint form by calling 1-800-342-8385.

The Department of Commerce and Insurance works to protect consumers while ensuring fair competition for industries and professionals who do business in Tennessee.

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