



Consumer Sentinel Complaint Categories

<p>Advance Fee Loans and Credit Protection/Repair Offers: The promise of a loan that requires you to pay a fee first; worthless credit card loss protection and insurance programs; the promise that accurate negative information can be removed from your credit file for a fee, etc.</p>
<p>Business Opportunities and Work-at-Home Plans: Medical billing scams; misleading franchise and Internet-based business opportunities; wealth building plans that don't make good on their promises, etc.</p>
<p>Charitable Solicitations: Misleading pitches for donations to benefit local service organizations, solicitations for bogus charity or relief organizations, etc.</p>
<p>Foreign Money Offers: Letters or e-mails offer the "opportunity" to share in a percentage of millions of dollars that a self-proclaimed government official is trying to transfer illegally out of a foreign country in return for money, bank account numbers or other identifying information from the victim.</p>
<p>Health Care Products and Services: Fraudulent, misleading or deceptive claims for vision correction procedures; dietary supplements; weight loss products or services; impotency treatments; health spas and equipments; infertility services; sunscreens; HIV test kits, etc.</p>
<p>Identity Theft: When someone appropriates your personally identifying information (like your Social Security number or credit card account number) to commit fraud or theft.</p>
<p>Internet Auctions: Non-delivery of goods, delivery of goods that are less valuable than advertised; lack of delivery in a timely way; failure to disclose all the relevant information about the product or terms of the sale, etc.</p>
<p>Internet Services and Computers: Trial offers from ISPs; difficulty canceling an ISP account; undisclosed Web site charges and problems with computer software and equipment purchases.</p>
<p>Investments: Promises of riches in day trading, oil and gas leases, gold and gems, FCC licenses, etc. that don't pan out.</p>
<p>Magazine and Buyers Clubs: Pitches for "free," "pre-paid" or "special" magazine subscription deals and offers for club memberships that claim to help you save money when buying a particular product or service (CDs, Books, etc.).</p>
<p>Multi-Level Marketing/Pyramids/Chain Letters: Network plans that offer commissions on the sale of goods by you and distributors you recruit.</p>
<p>Office Supplies and Services: Fraudulent or deceptive offers for toner, copier paper, maintenance supplies, equipment maintenance contracts; classified advertising and yellow page invoice scams; website cramming schemes, etc</p>
<p>Prizes/Sweepstakes and Lotteries: Promotions for "free" prizes for a fee; foreign lotteries and sweepstakes offered through the phone, fax, email or mail, etc.</p>
<p>Shop-At-Home/Catalog Sales: Problems, such as undisclosed costs, failure to deliver on time, non-delivery and refusal to honor a guarantee, with purchases made via the Internet (not including Auction sales), telephone or mail.</p>
<p>Telephone: Pay-Per-Call/Information Services: Charges for calls to "toll-free" numbers; 900-number charges for calls you didn't make; misleading pre-paid phone card offers, etc.</p>
<p>Travel, Vacation and Timeshare Plans: Deceptive offers for "free" or low-cost vacations; cut-rate student travel packages; misleading timeshare offers, etc.</p>