

# Be sure everything is as it seems

Learn to recognize the signs of fraud, and never send money to someone you haven't met in person.



# Protect yourself from fraud

Only use Western Union to send money to friends and family. Never send money to someone you have not met in person.

Scammers sometimes encourage people to transfer money. Do not transfer money to anyone who asks you to send them money:

- For an emergency situation you haven't confirmed.
- For an online purchase.
- For anti-virus protection.
- For a deposit or payment on a rental property.
- To claim lottery or prize winnings.
- To pay taxes.
- For a donation to charity.
- For a mystery shopping assignment.
- For a job opportunity.
- For a credit card or loan fee.
- To resolve an immigration matter.
- To pay for something in response to a telemarketing call.

If you transfer money, the person you're sending it to gets the money quickly. After the money is paid, Western Union may not be able to give you a refund, even if you are the victim of fraud, except under limited circumstances.

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