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For Immediate Release  
March 31, 2020

### **Consumer Alert: Avoid COVID-19 Scams**

HONOLULU – Hawaii Attorney General Clare E. Connors and Hawaii Office of Consumer Protection (OCP) Executive Director Stephen Levins are alerting Hawaii residents to a wave of COVID-19 scams occurring as a result of the global Coronavirus pandemic. These scams focus on all areas of consumer vulnerability in an attempt to capitalize on fear and rapidly changing developments.

It's important that during this trying time, residents remain vigilant when online shopping, as well as in communications with those offering what seem to be too-good-to-be-true opportunities.

Common scams include, but are not limited to, the following categories – cyber scams, telephone and text messaging scams, counterfeit product offers, bogus door to door tests and virus-related products, and phony charity donation requests.

“In moments of crisis, we all must be extra vigilant against bad actors who try to take advantage of honest people,” said Attorney General Connors. “Please exercise caution and commonsense in the weeks and months ahead. Follow these suggestions and don't let criminals prey on our community.” “People need to be extra observant and cautious at this time. Scams are rampant. Keep your guard up and don't provide your personal information to anyone who contacts you by email or phone,” adds OCP Executive Director Levins.

#### ***Federal Stimulus Payment Scam***

If you receive any communication from someone claiming to be from the government with a stimulus check for you – do not respond. These scams will likely ask you for your bank account information, social security number, or credit card information or offer to assist in applying for stimulus money. Never open attachments or links in any emails claiming to be from the government.

For the most accurate and up-to-date information regarding the federal stimulus payment, visit <https://www.irs.gov/coronavirus>.

#### ***Cyber Scams***

Be wary of all emails claiming to be from the Centers for Disease Control and Prevention (CDC), World Health Organization (WHO), and other healthcare organizations, offering to share information about the virus.

Take extra precaution to avoid spoofed or phony websites by only visiting websites with clearly distinguishable URL addresses. Scammers seek to exploit individuals by directing web traffic to

similar, but falsely identified website names where they can provide misinformation or attempt to gain consumers' personal information or finances in exchange for pandemic updates.

Be on the lookout for emails asking for the verification of personal data, including Medicare or Medicaid information, in exchange for receiving economic stimulus funds or other benefits from the government. Government agencies are **NOT** sending out emails asking for residents' personal information to receive funds or other pandemic relief opportunities.

### ***Telephone and Text Messaging Scams***

Robocalls have been an ongoing problem for many. During this difficult time, while working remotely or responding to a larger volume of phone calls, many find it difficult to ignore those from unknown numbers.

If you find that you've answered a robocall – Hang Up. Don't press any numbers. Scammers are calling with offers involving everything from COVID-19 treatments and cures, to work-from-home schemes. The recording might say that pressing a number will direct you to a live operator or even remove you from their call list, but it also might lead to more robocalls.

Similar to email phishing scams, text messages from unknown sources may offer hyperlinks to what appears to be automated pandemic updates, or interactive infection maps. These are just two examples of ways scammers can install malware on your mobile electronic device, putting you at increased risk for identity theft and financial exploitation.

### ***Counterfeit Product Offers & High Demand Goods***

Make sure to ignore offers for COVID-19 vaccinations and home test kits. Currently, no vaccines, pills, potions, lotions, medications, or other prescription or over-the-counter products are available to treat or cure the Coronavirus disease. This applies to offers made online, in stores, by electronic message, or over the phone. *The U.S. Food and Drug Administration (FDA) has not authorized any home test kits for COVID-19.*

As many have seen firsthand, some consumer products are in extreme demand. Household cleaning products, sanitizers, personal hygiene products, and health and medical supplies may be offered via online or in-person sellers aiming to capitalize on under supplied or unavailable products.

When buying online, be sure to research the seller by searching online for the person or company's name, phone number and email address, plus words like "review," "complaint," or "scam." If everything checks out, pay by credit card as opposed to debit, and keep a record of your transaction.

### ***Bogus Door to Door Tests and Virus-related Products***

To ensure your personal safety, DO NOT answer the door or allow into your home or residence any unknown individuals or business representatives moving door-to-door offering to sell consumer products, medical kits, vaccines, cures, whole-home sanitization, or in-person COVID-19 testing. Contact local law enforcement to report such activities and, if possible and can be done so safely, alert neighbors, particularly seniors, of these concerning door-to-door offers.

### ***Phony Charities & Donation Requests***

Coming together in a time of need and extreme hardship is testament to our way of life on the islands; however, when disasters and life changing events such as the current pandemic occur, be cautious as to where donations are going.

Unfortunately, scammers take advantage of good will and generosity by creating fictitious charitable organizations, seeking donations by taking money fraudulently which could otherwise go to those in need.

Be sure to research where a charitable donation is going. Do a search on the Attorney General's website for the charitable organization at <https://ag.ehawaii.gov/charity/search.html> or visit <https://www.consumerresources.org/consumer-topics/charities/> for guidance on charitable giving.

When giving, always do so by credit card or other secure payment processor. **NEVER** give by gift card, wire transfer, or other anonymous electronic payment processor.

**REMEMBER** – Misinformation and rumors create panic and disorder. Always fact-check your source, messages, and the businesses you're engaging with. Never provide personal information or money to those you don't know or aren't comfortable with.

### ***Information & Links***

For up-to-date national information on COVID-19, please visit: <https://www.usa.gov/coronavirus>

For up-to-date information on Hawaii's efforts at combating COVID-19 and keeping [state residents, i.e. Illinoisans] safe, please visit:

<https://health.hawaii.gov/coronavirusdisease2019/>

For information regarding SCAM prevention, assistance, and up-to-date tips, please visit:

- <https://www.consumerresources.org/>
- <https://www.ftc.gov/>
- <https://www.fbi.gov/>
- [https://ag.hawaii.gov/tax/files/2013/01/540427\\_11.pdf](https://ag.hawaii.gov/tax/files/2013/01/540427_11.pdf)
- <https://www.consumer.ftc.gov/articles/0074-giving-charity>

If you have any concerns or want to file a complaint, please contact the Office of Consumer Protection by calling (808) 587-4272 or online at <https://cca.hawaii.gov/ocp/consumer-complaint/>.

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