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# International Consumer Complaints

## January – December 2013



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**Federal Trade Commission**  
*August 2014*

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# INTRODUCTION

The Consumer Sentinel Network (CSN) is a secure online database of millions of consumer complaints available only to law enforcement. In addition to storing complaints received by the FTC, the CSN also includes complaints filed with state law enforcement organizations such as the Montana, North Carolina and Oregon Departments of Justice, the Tennessee Division of Consumer Affairs, the South Carolina Department of Consumer Affairs, and the Offices of the Attorneys General for California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Michigan, Mississippi, Ohio and Washington. Federal agencies, including the Consumer Financial Protection Bureau and the FBI's Internet Crime Complaint Center, contribute data as well. The Commission also receives complaints from the Canadian Anti-Fraud Centre. Non-governmental organizations also provide complaint data to the FTC. The Council of Better Business Bureaus, consisting of all North American BBBs, is a major contributor of complaint data. Other organizations include the following: Green Dot, the Identity Theft Assistance Center, the Lawyers' Committee for Civil Rights Under Law, MoneyGram International, the National Fraud Information Center, PrivacyStar, and Western Union.

Law enforcement partners - whether they are down the street, across the nation, or around the world - can use information in the database to enhance and coordinate investigations.

Begun in 1997 to collect fraud and identity theft complaints, the CSN now has more than 9 million complaints, including those about credit reports, debt collection and mortgage assistance scams, among other subjects. The CSN has a five-year data retention policy; complaints older than five years are purged biannually. The following are a series of statistical reports from the CSN database presenting information about cross-border fraud and international complaints. For the purposes of this report, a fraud complaint is cross-border if the reported consumer and company country locations are different. We are also presenting select "international" reports on complaints where either the reported consumer or company country is outside the U.S. These reports provide further information about complaints from consumers reporting from abroad and about foreign companies.

Company location is based on addresses reported by the complaining consumers and, thus, likely understates the number of cross-border and international complaints. In some instances the company address provided by the consumer actually may be a mail drop in the consumer's country rather than the physical location of the company in a foreign country, and in other cases, the consumer does not know whether the location is in the U.S. or abroad.

Some organizations transfer their complaints to the CSN after the end of the calendar year, and new data providers, added to the system each year, are contributing complaints from prior years. As a result, the total number of complaints for 2013 will increase during the next few months, and totals from previous years may differ from prior CSN annual reports.

The 2013 International Consumer Complaints Report is based on unverified complaints reported by consumers. The data is not based on a consumer survey.

For more information about the Consumer Sentinel Network, visit [www.FTC.gov/sentinel](http://www.FTC.gov/sentinel). Law enforcement personnel may join CSN at [Register.ConsumerSentinel.gov](http://Register.ConsumerSentinel.gov).

## Leading International Data Contributors

 MoneyGram	 Western Union
 Better Business Bureaus	 Internet Crime Complaint Center
 Canadian Anti-Fraud Centre	 Canada Competition Bureau
 Publishers Clearing House	 North Carolina Department of Justice
 National Consumers League	 PrivacyStar

For a detailed description of the CSN and a complete list of our data contributors, see Appendices A1 through A4.

## **Executive Summary**

### **International Consumer Complaints**

*January 1 – December 31, 2013*

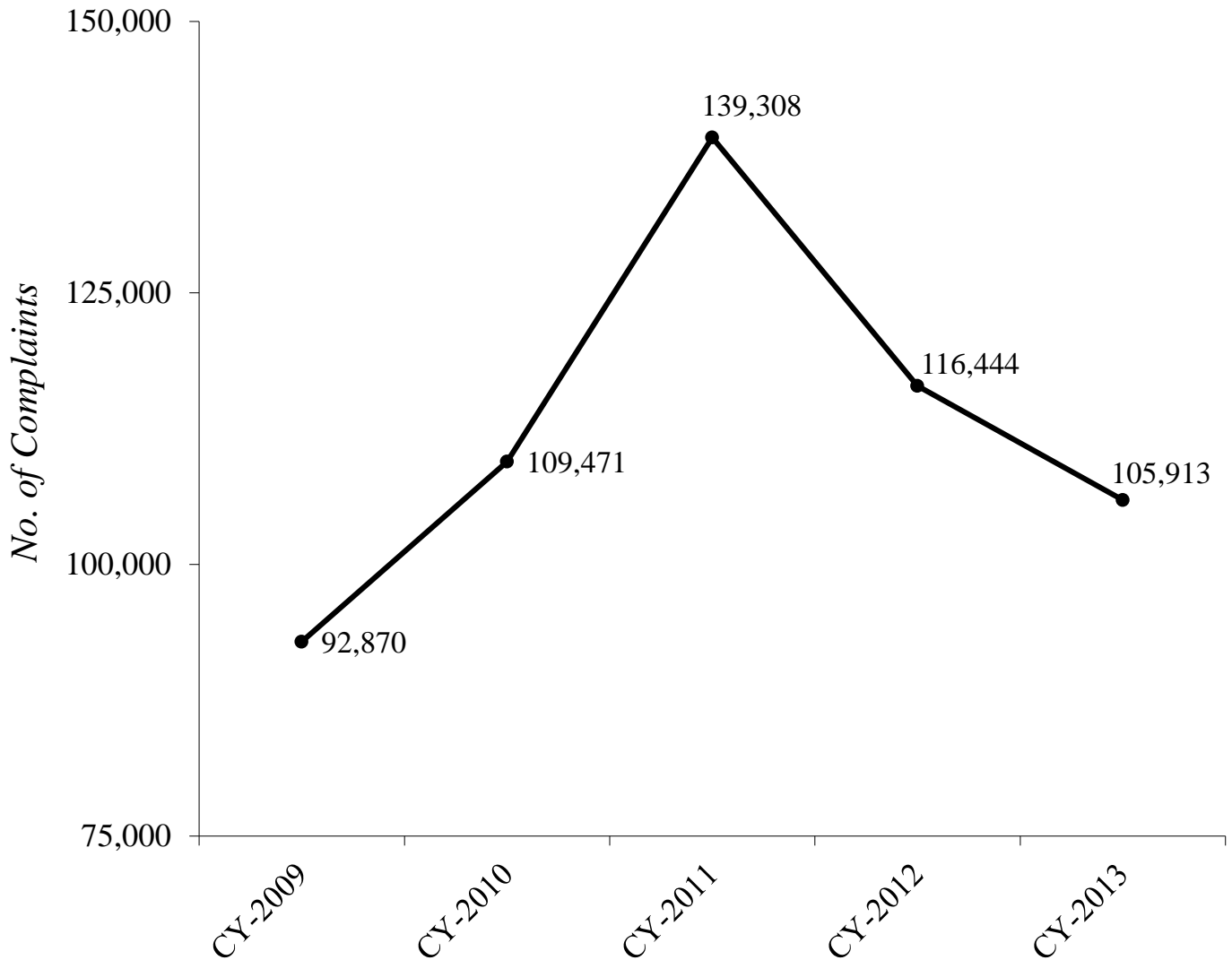
- The Commission received over 105,000 cross-border fraud complaints during calendar year 2013. Cross-border fraud complaints comprised 9% of all fraud complaints received during calendar year 2013, 10% during CY-2012 and 13% in CY-2011.
- Impostor: Family\Friend was the leading product or service in U.S. consumers' cross-border complaints (10%), followed by Foreign Money Offers (8%), Prizes\Sweepstakes\Gifts (7%), Shop-at-Home\Catalog Sales (7%) and Romance Scams (5%).
- Of all cross-border fraud complaints (105,913) in calendar year 2013, 5% (5,089) were from U.S. consumers complaining about Canadian companies and 52% (54,587) were from U.S. consumers complaining about other foreign companies. Prizes\Sweepstakes\Gifts was the top reported product or service in complaints from U.S. consumers against Canadian companies.
- U.S. consumers reported fraud losses of over \$10 million against companies located in Canada, and losses of over \$190 million against companies located in other foreign countries in calendar year 2013.
- “Wire Transfer” was the highest reported payment method used in cross-border fraud complaints in calendar year 2013; 61% of the complaints from U.S. consumers who paid companies located in Canada reported “Wire Transfer” as the payment method, and 81% of the complaints from U.S. consumers who paid other foreign companies reported “Wire Transfer” as the payment method. Sixty-six percent of cross-border complaints from U.S. consumers reported payment method information. However, these figures may be skewed by the significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer.
- Mail continued to be the most frequently reported method used by companies located in Canada to initially contact U.S. consumers in CY-2013, while e-mail continued to be the most frequently reported method used by companies located in other foreign countries to initially contact U.S. consumers.
- There were over one million fraud-related complaints (1,165,090) reported in the Consumer Sentinel Network (CSN) for calendar year 2013. For countries outside of the U.S., Canada was the number one reported company location for calendar year 2013, with 21,675 fraud complaints, followed by the United Kingdom (10,199); Nigeria (9,884); China (6,538); and India (6,065). The complete ranking of the top 100 reported company locations appears on page 17 of this report, followed by the top complaint products or services for each of the top 15 reported company locations.
- Of all fraud complaints in CSN for calendar year 2013 (1,165,090), Canada was the number one reported consumer location outside the U.S., with 31,275 complaints, followed by the United Kingdom (4,656); Australia (3,587); India (2,200); and Italy (1,496). The complete ranking of the top 100 reported consumer locations appears on page 22 of this report, followed by the top complaint products or services for each of the top five reported consumer locations.
- A summary of complaints received against companies located in select regions appears in this report starting on page 30. The regions cover Africa; Australia and New Zealand; the Caribbean; China, Japan, and Republic of Korea; the European Union; Latin America; Middle East; South Asia; and Southeast Asia.

ECONSUMER.GOV – Collecting and sharing cross-border e-commerce complaints (for details see Appendix A1).

- Econsumer received over 66,000 complaints between CY-2011 and CY-2013; 20,179 complaints in CY-2011, 22,572 in CY-2012, and 23,437 complaints in CY-2013.
- Shop-at-Home\Catalog Sales was the most commonly reported product or service in Econsumer complaints during calendar year 2013, comprising 15% of Econsumer complaints during that time period, while Internet Auction was the second most commonly reported product or service, comprising over 6% of Econsumer complaints. “Other Misrepresentation” accounts for 19% of the Econsumer law violations in CY-2013.

# Cross-Border Fraud Complaint Count<sup>1</sup>

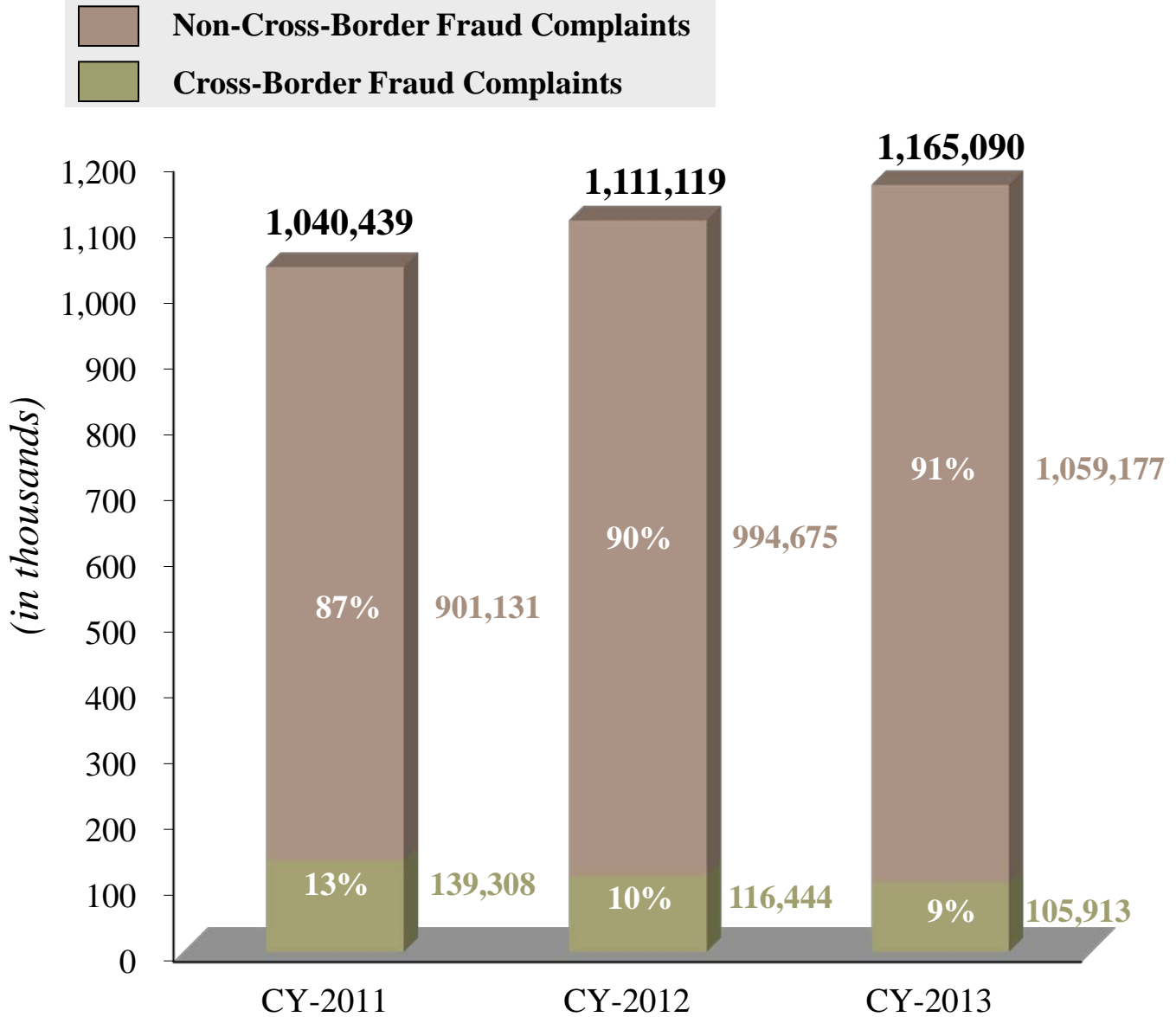
*Calendar Years 2009 through 2013*



<sup>1</sup>For the purposes of this report, a fraud complaint is “cross-border” if the reported consumer and company country locations are different. These figures exclude identity theft and do not call registry complaints.

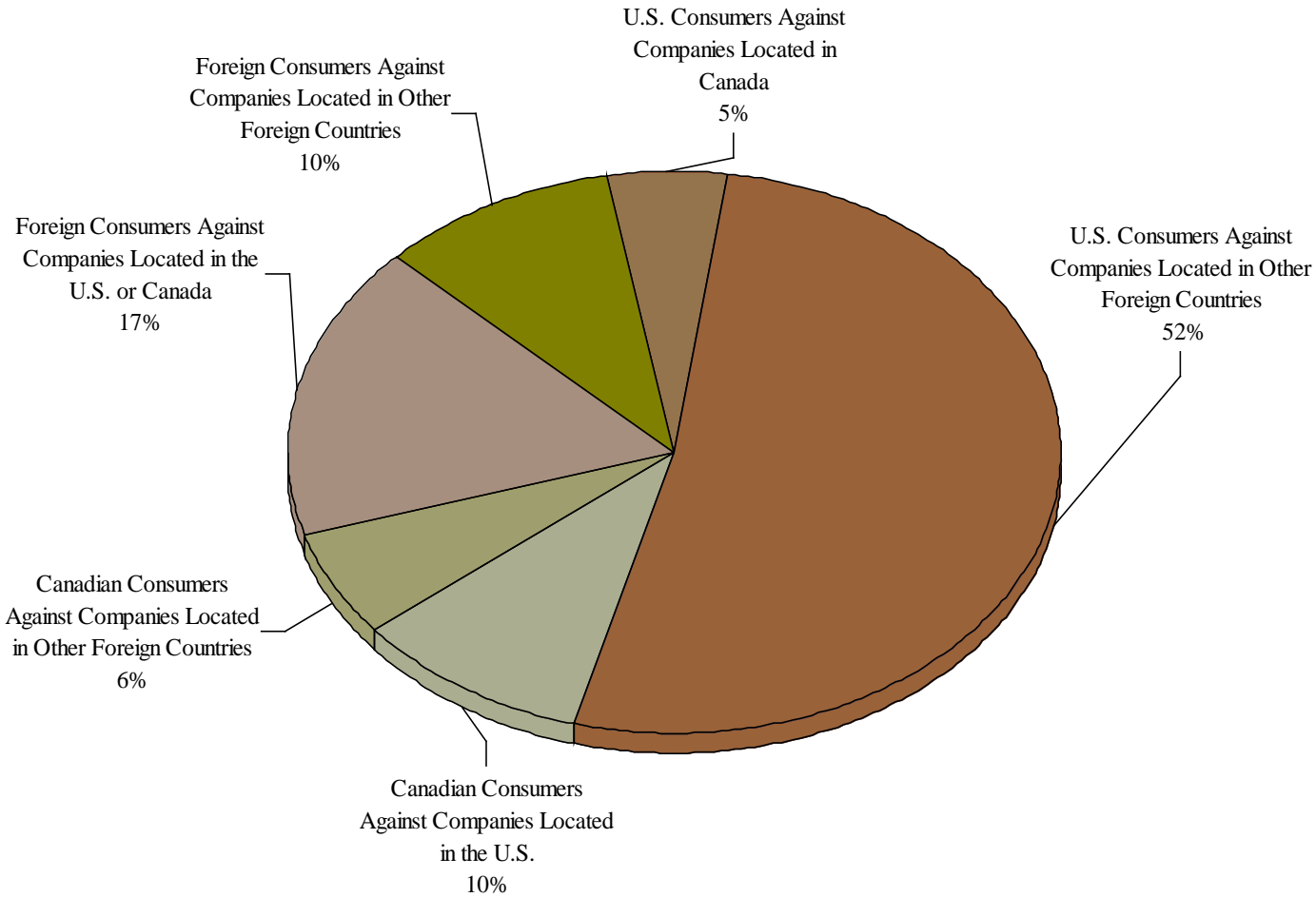
# Consumer Sentinel Network Fraud Complaints<sup>1</sup>

## Calendar Years 2011 through 2013



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network fraud complaints by calendar year. These figures exclude identity theft and do not call registry complaints.

## Cross-Border Fraud Complaints By Consumer and Company Location<sup>1</sup> *January 1 – December 31, 2013*



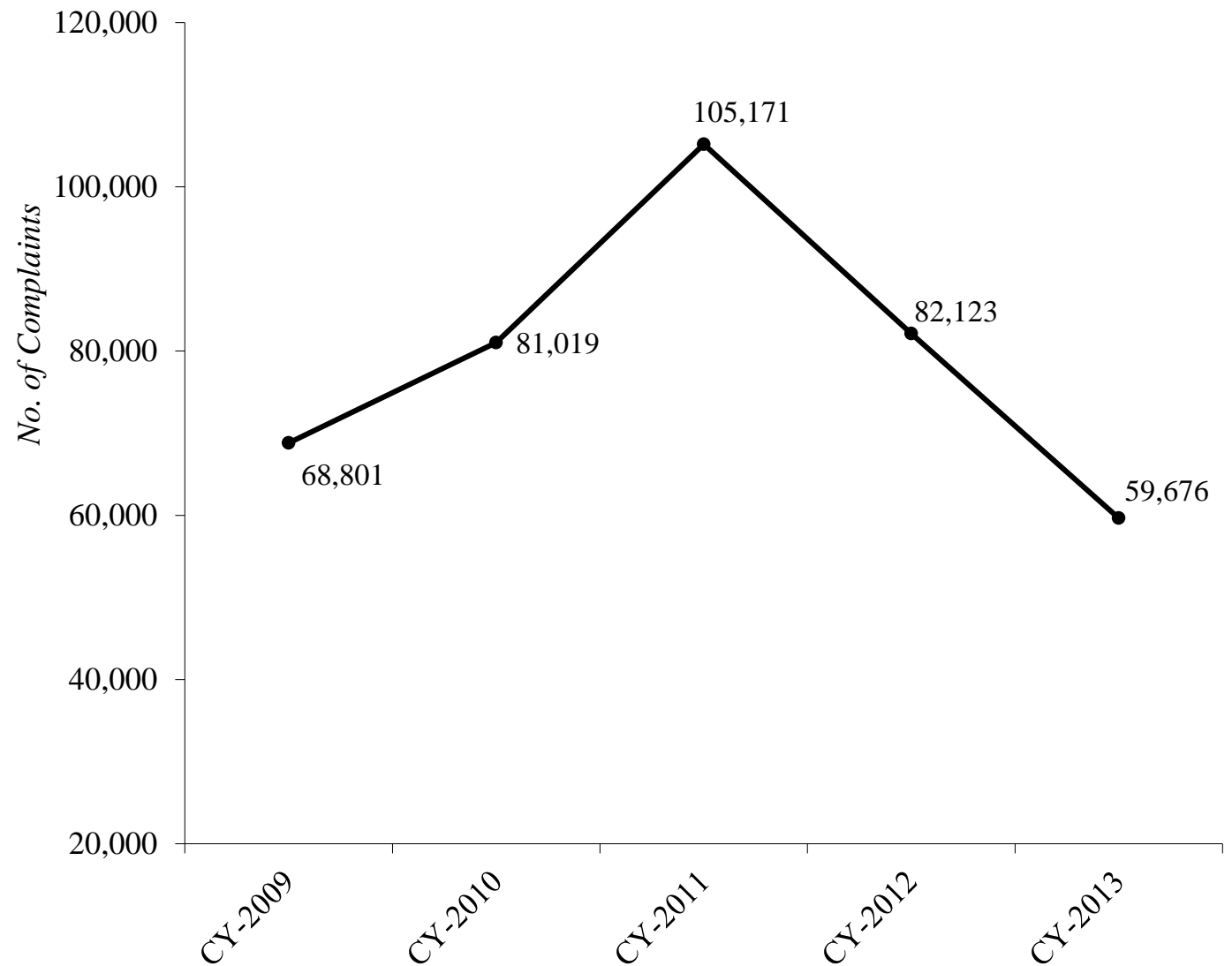
## Cross-Border Fraud Complaints By Consumer and Company Location<sup>1</sup> *Calendar Years 2011 through 2013*

	CY - 2011	CY - 2012	CY - 2013
U.S. Consumers Against Companies Located in Canada	9%	6%	5%
U.S. Consumers Against Companies Located in Other Foreign Countries	67%	64%	52%
Canadian Consumers Against Companies Located in the U.S.	7%	8%	10%
Canadian Consumers Against Companies Located in Other Foreign Countries	6%	6%	6%
Foreign Consumers Against Companies Located in the U.S. or Canada	7%	10%	17%
Foreign Consumers Against Companies Located in Other Foreign Countries	5%	6%	10%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2011 = 139,308; CY-2012 = 116,444; and CY-2013 = 105,913.

## Fraud Complaints from U.S. Consumers Against Companies Located in Foreign Countries

*Calendar Years 2009 through 2013*





# Top Products or Services for Cross-Border Fraud Complaints from U.S. Consumers<sup>1</sup>

*January 1 – December 31, 2013*

Rank	Product or Service	Complaints	Percentage <sup>1</sup>
1	Impostor: Family\Friend	5,922	10%
2	Foreign Money Offers	4,496	8%
3	Prizes\Sweepstakes\Gifts	4,364	7%
4	Shop-at-Home\Catalog Sales	4,139	7%
5	Romance Scams	3,173	5%

<sup>1</sup>Percentages are based on the total number of cross-border fraud complaints (59,676) from U.S. consumers received between January 1 and December 31, 2013. Twenty-nine percent (17,543) of the cross-border complaints from U.S. consumers did not contain specific product service codes.

## Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Canada

*January 1 – December 31, 2013*

Rank	Product or Service	Complaints	Percentage <sup>2</sup>
1	Prizes\Sweepstakes\Gifts	997	20%
2	Advance-Fee Loans, Credit Arrangers	504	10%
3	Telemarketing Practices	306	6%
4	Shop-at-Home\Catalog Sales	282	6%
5	Counterfeit Check Scams	234	5%

<sup>2</sup>Percentages are based on the total number of cross-border fraud complaints (5,089) from U.S. consumers against companies located in Canada received between January 1 and December 31, 2013.

## Top Products or Services for Complaints from U.S. Consumers Against Companies Located in Other Foreign Countries

*January 1 – December 31, 2013*

Rank	Product or Service	Complaints	Percentage <sup>3</sup>
1	Impostor: Family\Friend	5,772	11%
2	Foreign Money Offers	4,300	8%
3	Shop-at-Home\Catalog Sales	3,863	7%
4	Prizes\Sweepstakes\Gifts	3,369	6%
5	Romance Scams	3,147	6%

<sup>3</sup>Percentages are based on the total number of cross-border fraud complaints (54,587) from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2013.

## Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Canada *Calendar Years 2011 through 2013*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>1</sup>	Median <sup>2</sup>
2011	12,272	8,895	72%	\$25,096,491	\$2,821	\$836
2012	7,550	5,664	75%	\$13,013,537	\$2,298	\$676
2013	5,089	3,396	67%	\$10,251,679	\$3,019	\$583

<sup>1</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2011 = 8,895; CY-2012 = 5,664; and CY-2013 = 3,396. The amount paid is based on complaints with reported values from \$0 to \$999,999.

<sup>2</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Fraud Complaints and Amount Paid by U.S. Consumers Against Companies Located in Other Foreign Countries *Calendar Years 2011 through 2013*

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average <sup>3</sup>	Median <sup>4</sup>
2011	92,899	89,779	97%	\$198,641,163	\$2,213	\$525
2012	74,573	71,906	96%	\$183,529,706	\$2,552	\$518
2013	54,587	52,556	96%	\$190,025,437	\$3,616	\$660

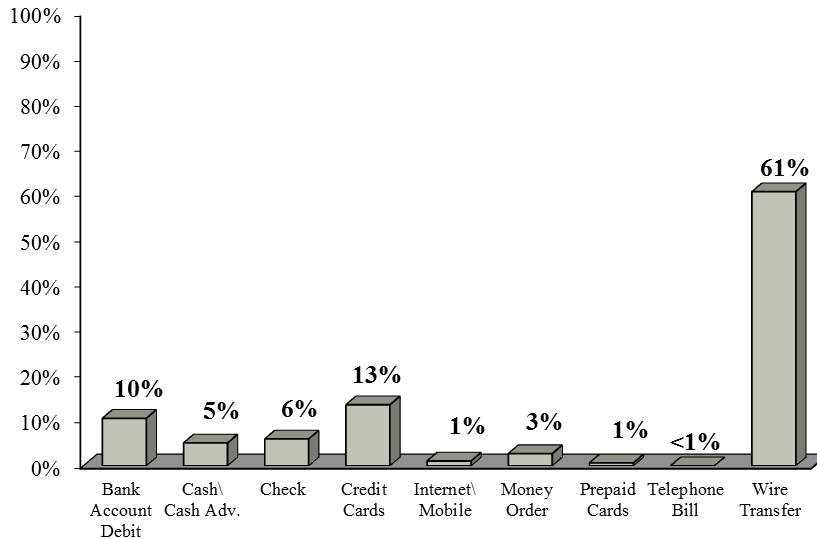
<sup>3</sup>Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2011 = 89,779; CY-2012 = 71,906; and CY-2013 = 52,556. The amount paid is based on complaints with reported values from \$0 to \$999,999.

<sup>4</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Method of Payment Reported by U.S. Consumers in Cross-Border Fraud Complaints

January 1 - December 31, 2013

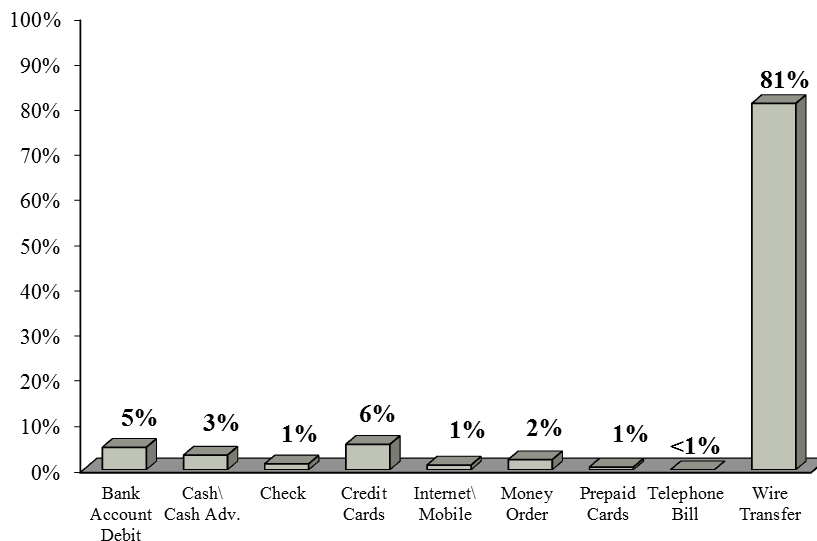
### U.S. Consumers Who Paid Companies Located in Canada<sup>1</sup>



<sup>1</sup>Percentages are based on the total number of consumers who reported the method of payment (1,706). Thirty-four percent of consumers reported this information.

<sup>2</sup>These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

### U.S. Consumers Who Paid Companies Located in Other Foreign Countries<sup>3</sup>

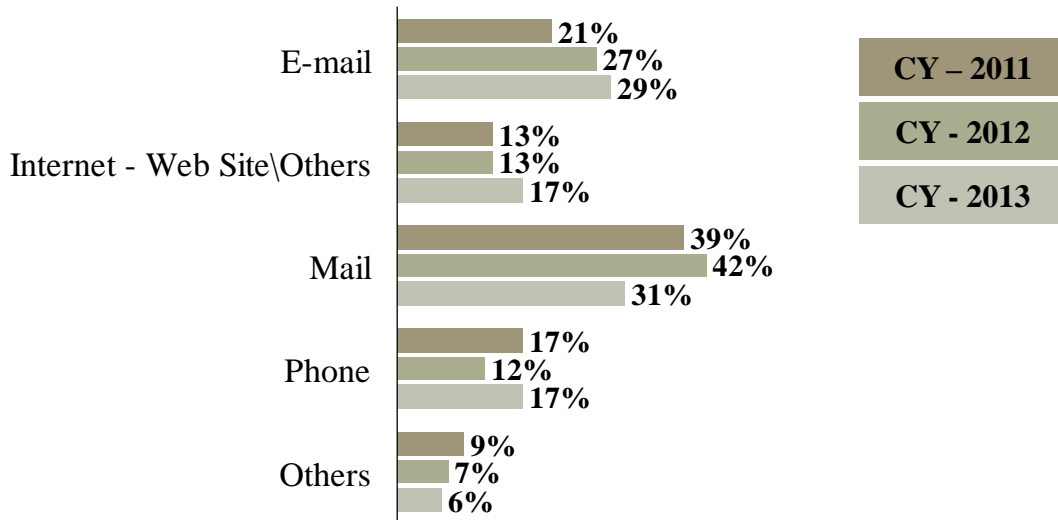


<sup>3</sup>Percentages are based on the total number of consumers who reported the method of payment (37,970). Seventy percent of consumers reported this information.

<sup>4</sup>These figures include a significant number of complaints from data contributors MoneyGram International and Western Union Money Transfer, which may affect the distribution of the reported method of payment.

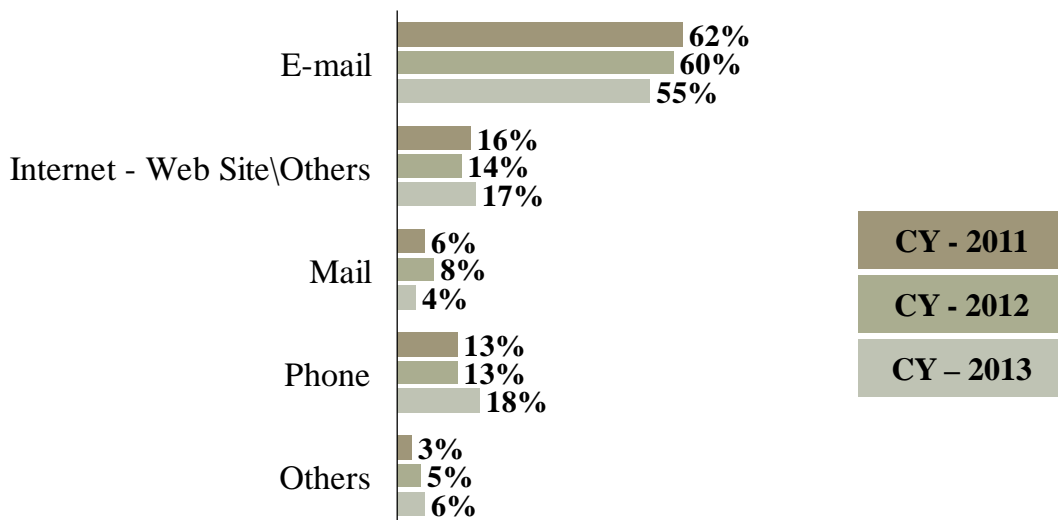
# Method of Initial Contact in Cross-Border Fraud Complaints from U.S. Consumers

## U.S. Consumers Contacted By Companies Located in Canada<sup>1</sup>



<sup>1</sup>Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2011 = 7,857 with 64% reporting this information; CY-2012 = 5,149 with 68% reporting this information; and CY-2013 = 3,438 with 68% reporting this information.

## U.S. Consumers Contacted By Companies Located in Other Foreign Countries<sup>2</sup>



<sup>2</sup>Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2011 = 46,518 with 50% reporting this information; CY-2012 = 38,742 with 52% reporting this information; and CY-2013 = 28,479 with 52% reporting this information.

# Fraud Complaints from U.S. Consumers Against Companies Located in Canada

January 1 – December 31, 2013

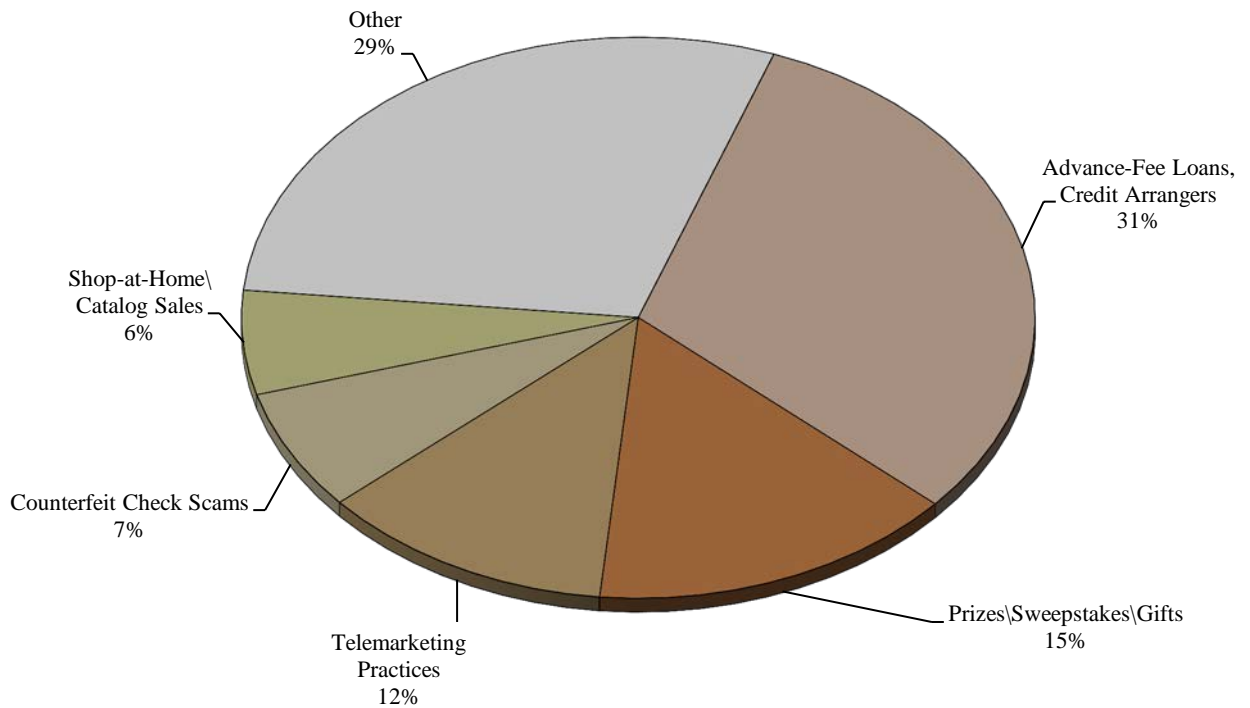


*Company Locations*

Province/Territory	Complaints	Percentage <sup>1</sup>
Ontario	1,433	28.2%
Quebec	509	10.0%
British Columbia	434	8.5%
Alberta	121	2.4%
Nova Scotia	48	0.9%
Manitoba	38	0.7%
Saskatchewan	19	0.4%
New Brunswick	7	0.1%
Newfoundland	5	0.1%
Prince Edward Island	1	<0.1%
Yukon	0	0.0%
Northwest Territories	0	0.0%
Nunavut	0	0.0%
Not Reported	2,474	48.6%

<sup>1</sup>Percentages are based on the 5,089 fraud complaints received between January 1 and December 31, 2013 from U.S. consumers against companies located in Canada.

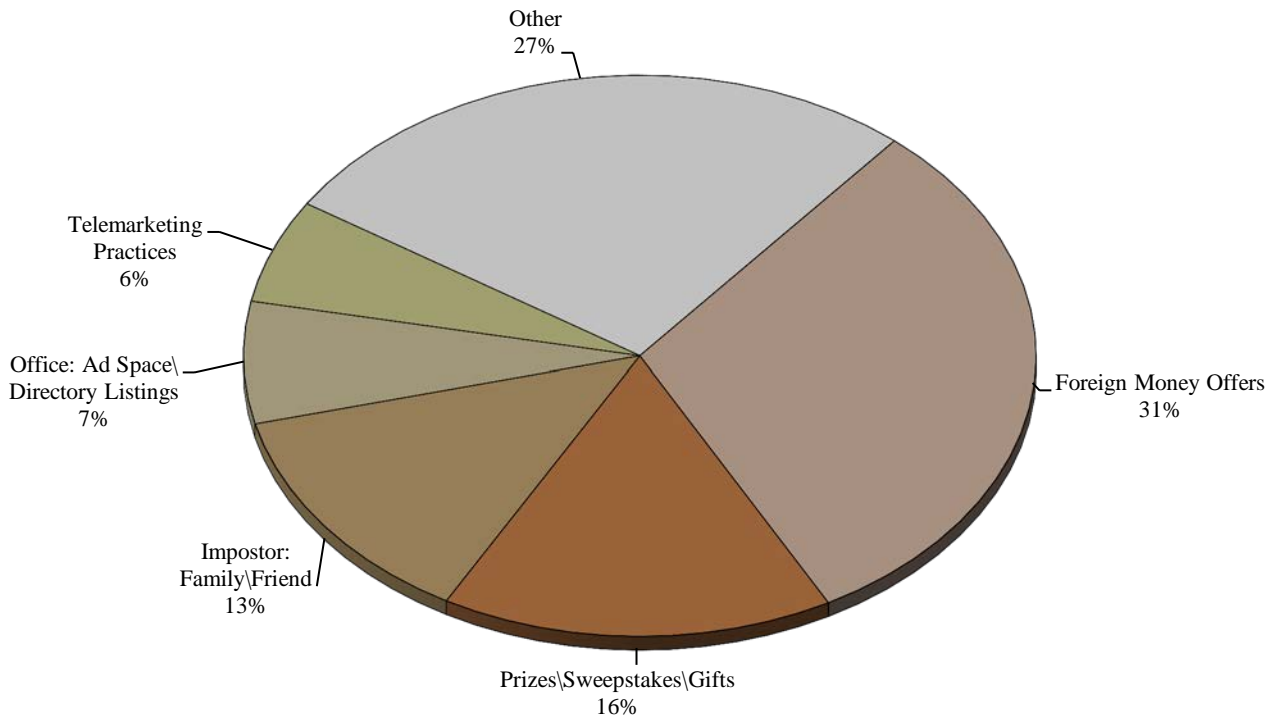
# Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in **Ontario, Canada**<sup>1</sup> *January 1 – December 31, 2013*



Rank	Product or Service	Complaints	Percentage
1	Advance-Fee Loans, Credit Arrangers	451	31%
2	Prizes\Sweepstakes\Gifts	209	15%
3	Telemarketing Practices	169	12%
4	Counterfeit Check Scams	107	7%
5	Shop-at-Home\Catalog Sales	87	6%

<sup>1</sup>Percentages are based upon the total number of fraud complaints (1,433) by U.S. consumers complaining about companies in Ontario, Canada received between January 1 and December 31, 2013. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

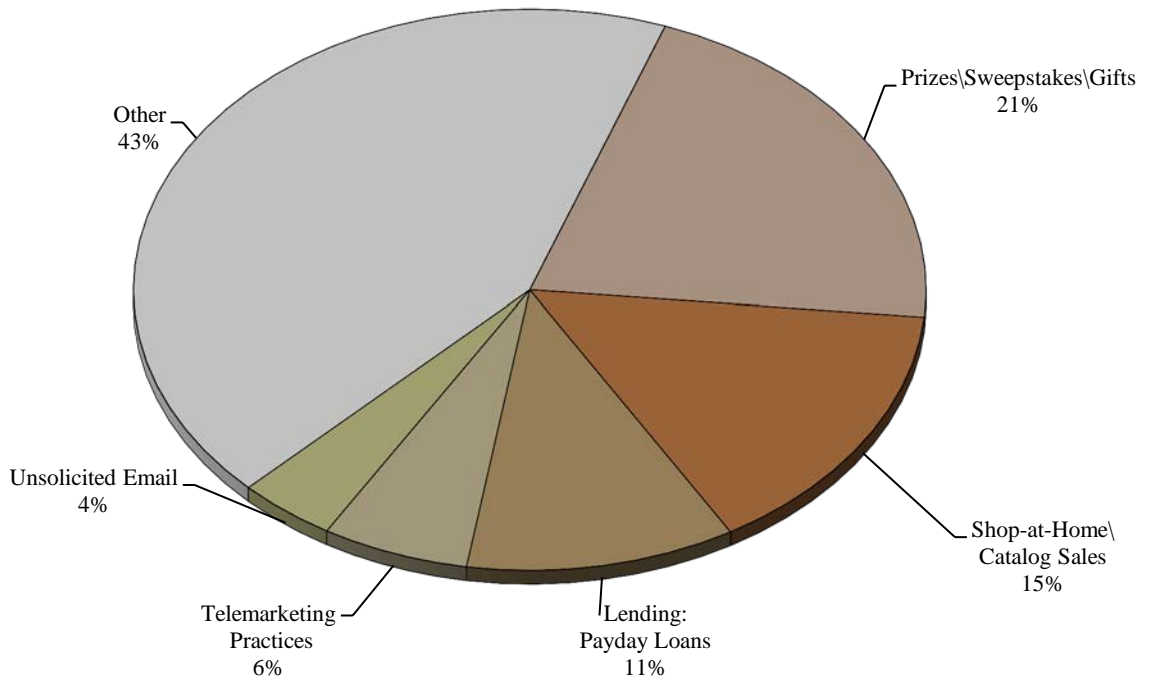
# Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Quebec, Canada<sup>1</sup> *January 1 – December 31, 2013*



Rank	Product or Service	Complaints	Percentage
1	Foreign Money Offers	156	31%
2	Prizes\Sweepstakes\Gifts	82	16%
3	Impostor: Family\Friend	68	13%
4	Office: Ad Space\Directory Listings	38	7%
5	Telemarketing Practices	30	6%

<sup>1</sup>Percentages are based upon the total number of fraud complaints (509) by U.S. consumers complaining about companies in Quebec, Canada received between January 1 and December 31, 2013. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

# Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in **British Columbia, Canada**<sup>1</sup> *January 1 – December 31, 2013*

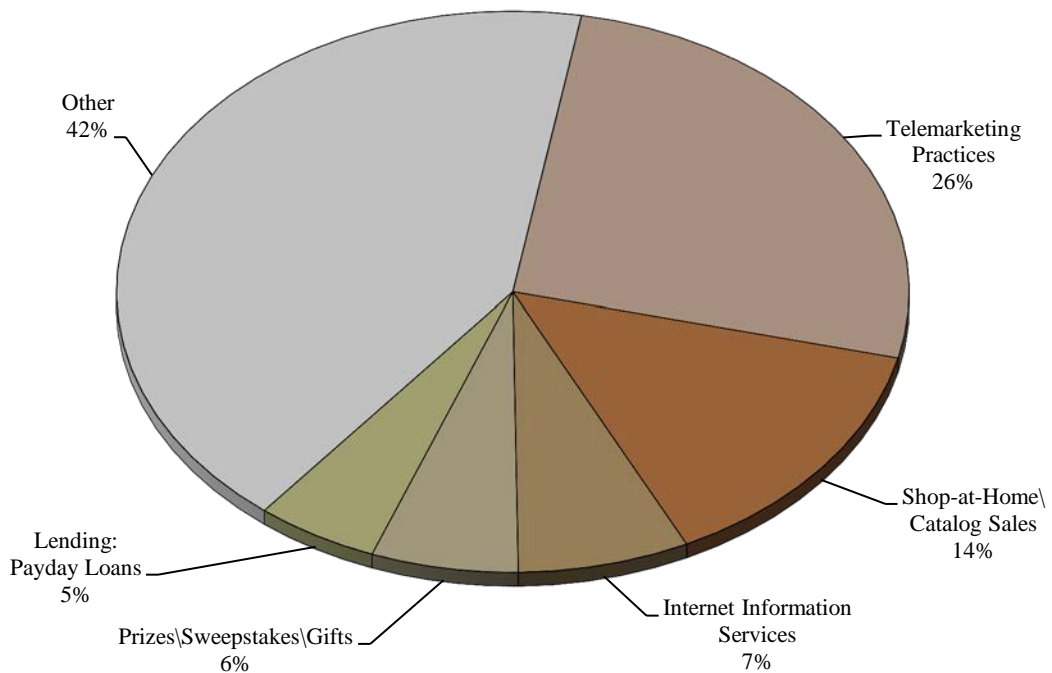


Rank	Product or Service	Complaints	Percentage
1	Prizes\Sweepstakes\Gifts	89	21%
2	Shop-at-Home\Catalog Sales	64	15%
3	Lending: Payday Loans	49	11%
4	Telemarketing Practices	26	6%
5	Unsolicited Email	19	4%

<sup>1</sup>Percentages are based upon the total number of fraud complaints (434) by U.S. consumers complaining about companies in British Columbia, Canada received between January 1 and December 31, 2013. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.



# Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Alberta, Canada<sup>1</sup> *January 1 – December 31, 2013*



Rank	Product or Service	Complaints	Percentage
1	Telemarketing Practices	31	26%
2	Shop-at-Home\Catalog Sales	17	14%
3	Internet Information Services	9	7%
4	Prizes\Sweepstakes\Gifts	7	6%
5	Lending: Payday Loans	6	5%

<sup>1</sup>Percentages are based upon the total number of fraud complaints (121) by U.S. consumers complaining about companies in Alberta, Canada received between January 1 and December 31, 2013. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

# Fraud Complaints Reported Against Top 100 Non-U.S. Company Locations

## *January 1 – December 31, 2013*

Rank	Company Location	Complaints	Rank	Company Location	Complaints
1	Canada	21,675	51	Egypt	194
2	United Kingdom	10,199	51	Vietnam	194
3	Nigeria	9,884	53	Slovakia	174
4	China	6,538	54	Sri Lanka	172
5	India	6,065	55	Brazil	158
6	Jamaica	5,298	56	Bulgaria	154
7	Mexico	4,484	57	Denmark	149
8	Philippines	3,153	57	Morocco	149
9	Ghana	2,542	59	Lebanon	143
10	Spain	2,065	60	Senegal	142
11	Cameroon	2,017	61	Guatemala	133
12	Italy	1,719	62	Nicaragua	129
13	Benin	1,459	63	Korea, Republic of	125
14	France	1,316	64	Czech Republic	119
15	Dominican Republic	1,301	65	Chile	110
16	Malaysia	1,230	66	Kenya	108
17	Australia	1,225	67	Bolivia	107
18	Germany	1,222	68	Togo	106
19	South Africa	1,191	69	Bangladesh	100
20	Russian Federation	1,104	70	Belize	95
21	Ukraine	1,003	71	Austria	94
22	Costa Rica	760	71	Trinidad and Tobago	94
23	United Arab Emirates	753	73	Saudi Arabia	88
24	Peru	668	74	Argentina	86
25	Netherlands	622	75	Hungary	82
26	Haiti	564	76	Finland	80
27	Afghanistan	530	77	Cayman Islands	77
28	Ireland	519	78	Burkina Faso	76
29	Switzerland	516	79	Norway	72
30	Turkey	450	80	Uganda	69
31	Cote D'Ivoire	414	81	Iraq	68
32	Portugal	395	82	Georgia	66
33	Panama	380	82	Qatar	66
34	Nepal	375	84	Bahamas	64
35	Romania	365	84	Lithuania	64
36	Japan	362	86	Latvia	63
37	Macedonia	327	87	El Salvador	61
38	Cyprus	319	88	Taiwan	58
38	Greece	319	89	Cambodia	57
40	Pakistan	300	89	Lao People's Democratic Republic	57
41	Indonesia	292	91	Syrian Arab Republic	52
42	Sweden	276	92	Honduras	51
43	Ecuador	269	93	Uruguay	<50
44	New Zealand	266	94	Virgin Islands (British)	<50
45	Belgium	261	95	Luxembourg	<50
46	Thailand	245	96	Iran	<50
47	Israel	236	97	Dominica	<50
48	Poland	234	98	Belarus	<50
48	Singapore	234	99	Algeria	<50
50	Colombia	222	100	Guinea	<50

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services for Fraud Complaints Reported Against the Top 15 Company Locations Outside of the U.S.<sup>1</sup>

*January 1 – December 31, 2013*

## Top Products or Services for Fraud Complaints Reported Against Companies Located in Canada

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	3,812
2	Prizes\Sweepstakes\Gifts	3,134
3	Employ Agencies\Job Counsel\Overseas Work	2,371
4	Advance-Fee Loans, Credit Arrangers	1,022
5	Internet Auction	985

## Top Products or Services for Fraud Complaints Reported Against Companies Located in the U.K.

Rank	Product or Service	Complaints
1	Internet Auction	1,126
2	Shop-at-Home\Catalog Sales	1,087
3	Lotteries\Lottery Ticket Buying Clubs	558
4	Impostor: Family\Friend	514
5	Business Opportunities\Work-At-Home Plans	374

## Top Products or Services for Fraud Complaints Reported Against Companies Located in Nigeria

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	1,595
2	Romance Scams	1,301
3	Foreign Money Offers	1,014
4	Shop-at-Home\Catalog Sales	530
5	Internet Auction	505

## Top Products or Services for Fraud Complaints Reported Against Companies Located in China

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	2,059
2	Internet Auction	858
3	Credit Cards	193
4	Telephone: Other	177
5	Internet Information Services	134

<sup>1</sup>Complaints may be coded under multiple product service codes.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

## Top Products or Services for Fraud Complaints Reported Against the Top 15 Company Locations Outside of the U.S.<sup>1</sup> (con't)

*January 1 – December 31, 2013*

### Top Products or Services for Fraud Complaints Reported Against Companies Located in India

Rank	Product or Service	Complaints
1	Advance-Fee Loans, Credit Arrangers	1,106
2	Grants: Non-Educational	583
3	Lotteries\Lottery Ticket Buying Clubs	453
4	Prizes\Sweepstakes\Gifts	371
5	Shop-at-Home\Catalog Sales	301

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Jamaica

Rank	Product or Service	Complaints
1	Prizes\Sweepstakes\Gifts	2,694
2	Lotteries\Lottery Ticket Buying Clubs	1,479
3	Telemarketing Practices	646
4	Advance-Fee Loans, Credit Arrangers	362
5	Impostor: Business	276

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Mexico

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	2,013
2	Foreign Money Offers	1,185
3	Internet Auction	131
4	Timeshare Sales	98
5	Shop-at-Home\Catalog Sales	77

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Philippines

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	562
2	Business Opportunities\Work-At-Home Plans	295
3	Advance-Fee Loans, Credit Arrangers	292
4	Romance Scams	239
5	Employ Agencies\Job Counsel\Overseas Work	228

<sup>1</sup>Complaints may be coded under multiple product service codes.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

## Top Products or Services for Fraud Complaints Reported Against the Top 15 Company Locations Outside of the U.S.<sup>1</sup> (con't)

*January 1 – December 31, 2013*

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Ghana

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	689
2	Romance Scams	675
3	Foreign Money Offers	224
4	Internet Auction	89
5	Advance-Fee Loans, Credit Arrangers	62

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Spain

Rank	Product or Service	Complaints
1	Internet Auction	448
2	Property\Inheritance Tracers	238
3	Advance-Fee Loans, Credit Arrangers	159
4	Business Opportunities\Work-At-Home Plans	156
5	Office: Ad Space\Directory Listings	128

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Cameroon

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	894
2	Internet Auction	677
3	Foreign Money Offers	<20
4	Business Opportunities\Work-At-Home Plans	<20
5	Advance-Fee Loans, Credit Arrangers	<20

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Italy

Rank	Product or Service	Complaints
1	Internet Auction	1,107
2	Shop-at-Home\Catalog Sales	71
3	Impostor: Family\Friend	55
4	Business Opportunities\Work-At-Home Plans	51
5	Foreign Money Offers	42

<sup>1</sup>Complaints may be coded under multiple product service codes.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

## Top Products or Services for Fraud Complaints Reported Against the Top 15 Company Locations Outside of the U.S.<sup>1</sup> (con't)

*January 1 – December 31, 2013*

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Benin

Rank	Product or Service	Complaints
1	Internet Auction	466
2	Advance-Fee Loans, Credit Arrangers	119
3	Shop-at-Home\Catalog Sales	114
4	Impostor: Government	83
5	Romance Scams	53

### Top Products or Services for Fraud Complaints Reported Against Companies Located in France

Rank	Product or Service	Complaints
1	Internet Auction	432
2	Shop-at-Home\Catalog Sales	145
3	Unsolicited Email	70
4	Impostor: Family\Friend	46
5	Spyware\Adware\Malware	35

### Top Products or Services for Fraud Complaints Reported Against Companies Located in Dominican Republic

Rank	Product or Service	Complaints
1	Foreign Money Offers	370
2	Impostor: Family\Friend	362
3	Shop-at-Home\Catalog Sales	69
4	Advance-Fee Loans, Credit Arrangers	46
5	Internet Auction	43

<sup>1</sup>Complaints may be coded under multiple product service codes.

Note: Company country names appear as reported by consumers and may not reflect where the company is actually located.

## Fraud Complaints Reported For Top 100 Non-U.S. Consumer Locations *January 1 – December 31, 2013*

Rank	Consumer Location	Complaints	Rank	Consumer Location	Complaints
1	Canada	31,275	51	Croatia	101
2	United Kingdom	4,656	52	Taiwan	100
3	Australia	3,587	53	Costa Rica	93
4	India	2,200	54	Cyprus	87
5	Italy	1,496	55	Kenya	84
6	France	1,134	55	Kuwait	84
7	Mexico	1,095	57	Ecuador	75
8	Brazil	855	58	Czech Republic	73
9	Germany	757	59	Sri Lanka	71
10	Russian Federation	674	60	El Salvador	63
11	South Africa	673	61	Bangladesh	62
12	Spain	613	61	Vietnam	62
13	China	564	63	Qatar	61
14	Philippines	542	64	Guatemala	59
15	Israel	524	65	Dominican Republic	58
16	New Zealand	506	65	Ghana	58
17	Netherlands	484	67	Iran	56
18	Pakistan	424	68	Jordan	55
19	Argentina	399	68	Latvia	55
20	Sweden	350	70	Uruguay	54
21	Japan	339	71	Jamaica	53
22	Romania	317	71	Slovakia	53
23	Switzerland	304	73	Mauritius	52
24	Malaysia	301	74	Kazakhstan	50
25	Colombia	300	74	Lebanon	50
26	Belgium	296	76	Lithuania	<50
27	United Arab Emirates	295	77	Slovenia	<50
28	Portugal	293	78	Albania	<50
29	Singapore	291	79	Bahrain	<50
30	Turkey	277	80	Panama	<50
31	Greece	266	81	Estonia	<50
32	Saudi Arabia	257	81	Honduras	<50
33	Bulgaria	255	83	Armenia	<50
34	Indonesia	254	83	Bahamas	<50
35	Ukraine	239	83	Bolivia	<50
36	Ireland	232	86	Azerbaijan	<50
37	Nigeria	226	87	Malta	<50
38	Denmark	224	88	Oman	<50
39	Korea, Republic of	189	89	Belarus	<50
40	Norway	186	89	Georgia	<50
41	Egypt	178	91	Afghanistan	<50
42	Chile	174	91	Uganda	<50
43	Poland	162	93	Bosnia and Herzegovina	<50
44	Thailand	160	93	Luxembourg	<50
45	Hungary	147	93	Macedonia	<50
46	Venezuela	146	96	Morocco	<50
47	Finland	145	97	Algeria	<50
48	Austria	122	97	Tanzania	<50
49	Peru	120	97	Zambia	<50
50	Trinidad and Tobago	116	100	Nepal	<50
			100	Tunisia	<50

Note: Consumer country names appear as reported by consumers.

## Top Products or Services for Fraud Complaints Reported in the Top 5 Consumer Locations Outside of the U.S.<sup>1</sup> *January 1 – December 31, 2013*

### Top Products or Services for Fraud Complaints Reported By Consumers Located in Canada

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	6,106
2	Prizes\Sweepstakes\Gifts	4,453
3	Employ Agencies\Job Counsel\Overseas Work	2,870
4	Office: Ad Space\Directory Listings	1,836
5	Travel\Vacations	1,429

### Top Products or Services for Fraud Complaints Reported By Consumers Located in the U.K.

Rank	Product or Service	Complaints
1	Internet Auction	383
2	Timeshare Sales	336
3	Impostor: Family\Friend	263
4	Shop-at-Home\Catalog Sales	259
5	Impostor: Government	207

### Top Products or Services for Fraud Complaints Reported By Consumers Located in Australia

Rank	Product or Service	Complaints
1	Internet Auction	579
2	Shop-at-Home\Catalog Sales	514
3	Credit Cards	123
4	Impostor: Family\Friend	121
5	Romance Scams	103

<sup>1</sup>Complaints may be coded under multiple product service codes.

Note: Consumer country names appear as reported by consumers.



## Top Products or Services for Fraud Complaints Reported in the Top 5 Consumer Locations Outside of the U.S.<sup>1</sup> (con't)

*January 1 – December 31, 2013*

### Top Products or Services for Fraud Complaints Reported By Consumers Located in India

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	194
2	Employ Agencies\Job Counsel\Overseas Work	130
3	Impostor: Government	51
4	Business Opportunities\Work-At-Home Plans	40
5	Internet Access Services	35

### Top Products or Services for Fraud Complaints Reported By Consumers Located in Italy

Rank	Product or Service	Complaints
1	Internet Auction	1,011
2	Business Opportunities\Work-At-Home Plans	51
3	Foreign Money Offers	34
3	Impostor: Family\Friend	34
5	Shop-at-Home\Catalog Sales	31

<sup>1</sup>Complaints may be coded under multiple product service codes.

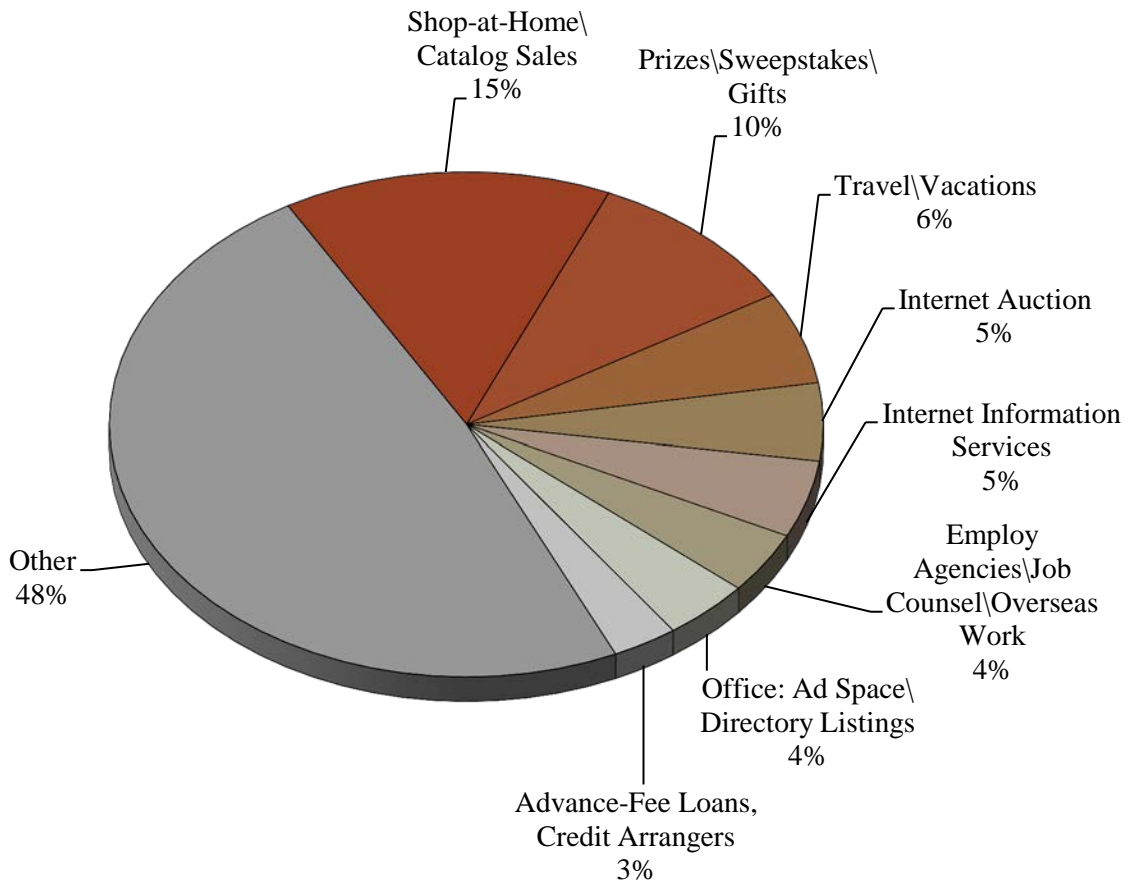
Note: Consumer country names appear as reported by consumers.

# Canadian Consumer Fraud Complaints Against Companies Located in the U.S. *January 1 – December 31, 2013*

<b>No. of Complaints</b>	<b>Total Amount Paid Reported<sup>1</sup></b>
<b>10,779</b>	<b>\$21,693,125</b>

<sup>1</sup>The amount paid is based on complaints with reported values from \$0 to \$999,999.

## Top Products or Services by Complaint Count<sup>2</sup>



<sup>2</sup>Percentages are based upon the total number of fraud complaints (10,779) by Canadian consumers complaining about companies in the United States received between January 1 and December 31, 2013.

# Fraud Complaints from Consumers Located in Ontario, Canada

January 1 – December 31, 2013

## Top 5 Products or Services<sup>1</sup>

Rank	Product or Service	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home\Catalog Sales	2,320	21%
2	Prizes\Sweepstakes\Gifts	2,176	19%
3	Employ Agencies\Job Counsel\Overseas Work	1,534	14%
4	Travel\Vacations	523	5%
5	Property\Inheritance Tracers	463	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints (11,304) received from Ontario consumers during the time period. Two percent (266) of the total number of fraud complaints received from Ontario consumers were coded "Other (Note in Comments)".

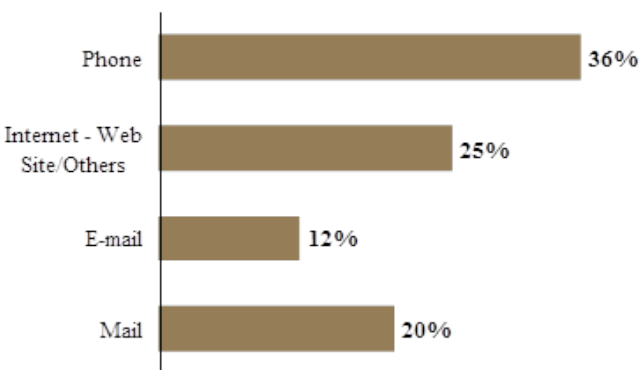
## Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Reporting Total	Amount Paid		Reported	Average <sup>2</sup>	Median <sup>3</sup>
11,304	6,056	54%	\$20,353,719	\$3,361	\$900

<sup>2</sup>Average amount paid is based upon the total number of complaints where amount paid was reported by Ontario consumers (6,056). The amount paid is based on complaints with reported values from \$0 to \$999,999.

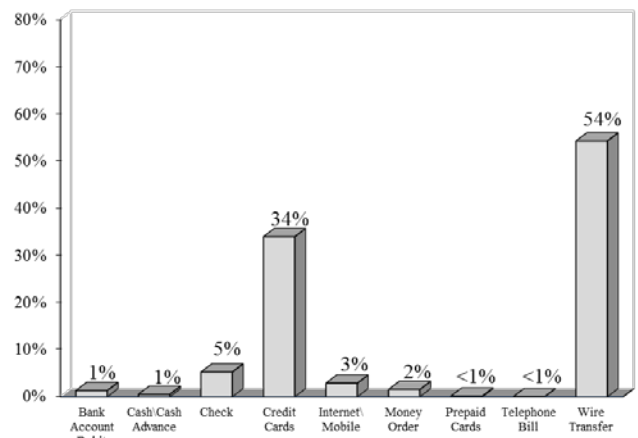
<sup>3</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Company's Method of Contacting Consumers<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Ontario consumers (8,077). Seven percent (569) of consumers reported other methods of initial contact. 71% of consumers reported this information.

## Method of Payment Reported by Consumers<sup>5</sup>



<sup>5</sup>Percentages are based on the total number of Ontario consumers who reported the method of payment (1,867) during the time period. 17% of consumers reported this information.

# Fraud Complaints from Consumers Located in Quebec, Canada

January 1 – December 31, 2013

## Top 5 Products or Services<sup>1</sup>

Rank	Product or Service	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home\Catalog Sales	1,310	33%
2	Office: Ad Space\Directory Listings	741	19%
3	Internet Auction	301	8%
4	Prizes\Sweepstakes\Gifts	162	4%
5	Travel\Vacations	159	4%

<sup>1</sup>Percentages are based on the total number of fraud complaints (3,998) received from Quebec consumers during the time period. Two percent (78) of the total number of fraud complaints received from Quebec consumers were coded "Other (Note in Comments)".

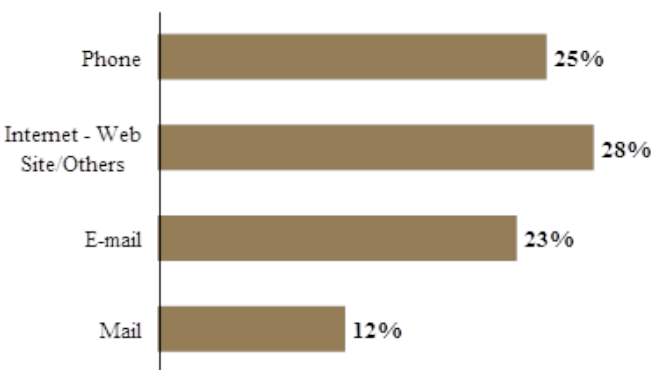
## Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average <sup>2</sup>	Median <sup>3</sup>
3,998	2,386	60%	\$10,434,532	\$4,373	\$950

<sup>2</sup>Average amount paid is based upon the total number of complaints where amount paid was reported by Quebec consumers (2,386). The amount paid is based on complaints with reported values from \$0 to \$999,999.

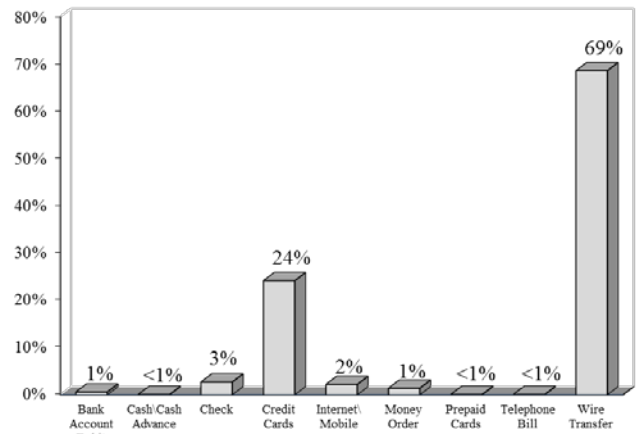
<sup>3</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Company's Method of Contacting Consumers<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Quebec consumers (3,010). Twelve percent (372) of consumers reported other methods of initial contact. 75% of consumers reported this information.

## Method of Payment Reported by Consumers<sup>5</sup>



<sup>5</sup>Percentages are based on the total number of Quebec consumers who reported the method of payment (993) during the time period. 25% of consumers reported this information.

# Fraud Complaints from Consumers Located in Alberta, Canada

January 1 – December 31, 2013

## Top 5 Products or Services<sup>1</sup>

Rank	Product or Service	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home\Catalog Sales	720	18%
2	Prizes\Sweepstakes\Gifts	557	14%
3	Auto: Sales – New	348	9%
4	Employ Agencies\Job Counsel\Overseas Work	339	9%
5	Internet Auction	199	5%

<sup>1</sup>Percentages are based on the total number of fraud complaints (3,974) received from Alberta consumers during the time period. Three percent (124) of the total number of fraud complaints received from Alberta consumers were coded "Other (Note in Comments)".

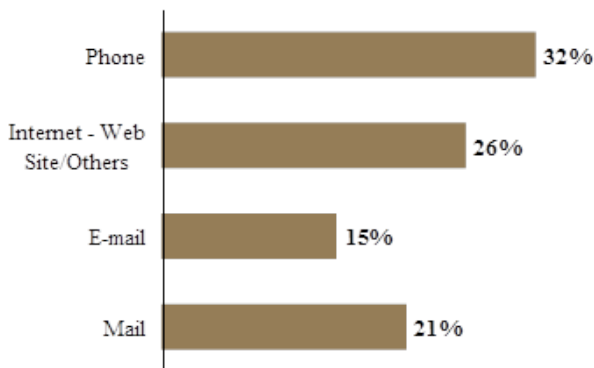
## Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average <sup>2</sup>	Median <sup>3</sup>
3,974	2,089	53%	\$5,918,114	\$2,833	\$850

<sup>2</sup>Average amount paid is based upon the total number of complaints where amount paid was reported by Alberta consumers (2,089). The amount paid is based on complaints with reported values from \$0 to \$999,999.

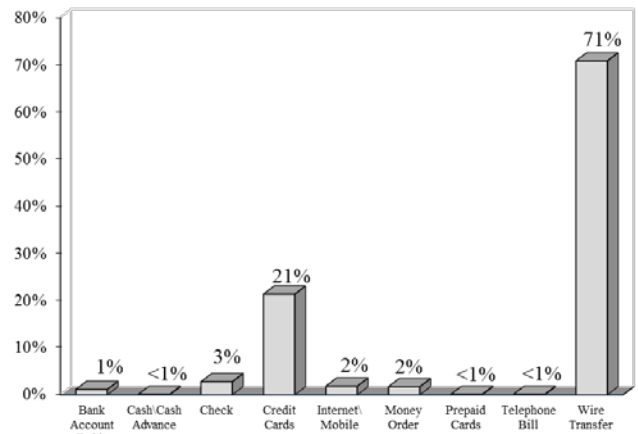
<sup>3</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Company's Method of Contacting Consumers<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Alberta consumers (2,294). Six percent (130) of consumers reported other methods of initial contact. 58% of consumers reported this information.

## Method of Payment Reported by Consumers<sup>5</sup>



<sup>5</sup>Percentages are based on the total number of Alberta consumers who reported the method of payment (866) during the time period. 22% of consumers reported this information.

# Fraud Complaints from Consumers Located in British Columbia, Canada January 1 – December 31, 2013

## Top 5 Products or Services<sup>1</sup>

Rank	Product or Service	Complaints	Percentage <sup>1</sup>
1	Shop-at-Home\Catalog Sales	650	17%
2	Prizes\Sweepstakes\Gifts	591	15%
3	Employ Agencies\Job Counsel\Overseas Work	384	10%
4	Auto: Sales – New	280	7%
5	Travel\Vacations	241	6%

<sup>1</sup>Percentages are based on the total number of fraud complaints (3,937) received from British Columbia consumers during the time period. Two percent (95) of the total number of fraud complaints received from British Columbia consumers were coded “Other (Note in Comments)”.

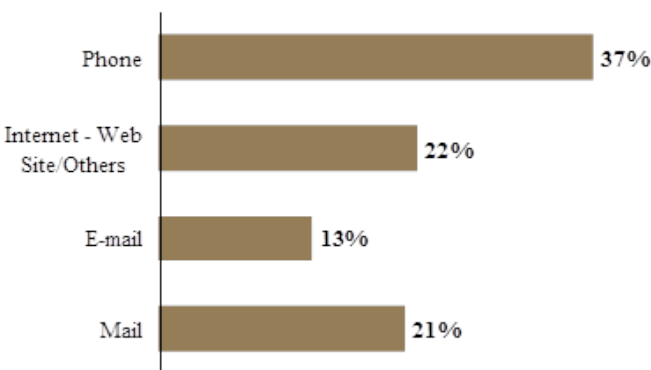
## Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average <sup>2</sup>	Median <sup>3</sup>
3,937	1,735	44%	\$4,963,014	\$2,861	\$900

<sup>2</sup>Average amount paid is based upon the total number of complaints where amount paid was reported by British Columbia consumers (1,735). The amount paid is based on complaints with reported values from \$0 to \$999,999.

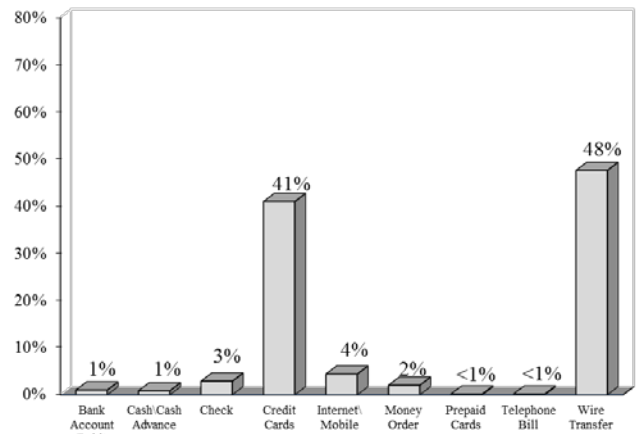
<sup>3</sup>Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

## Company’s Method of Contacting Consumers<sup>4</sup>



<sup>4</sup>Percentages are based on the total number of fraud complaints where company’s method of initial contact was reported by British Columbia consumers (2,342). Six percent (152) of consumers reported other methods of initial contact. 59% of consumers reported this information.

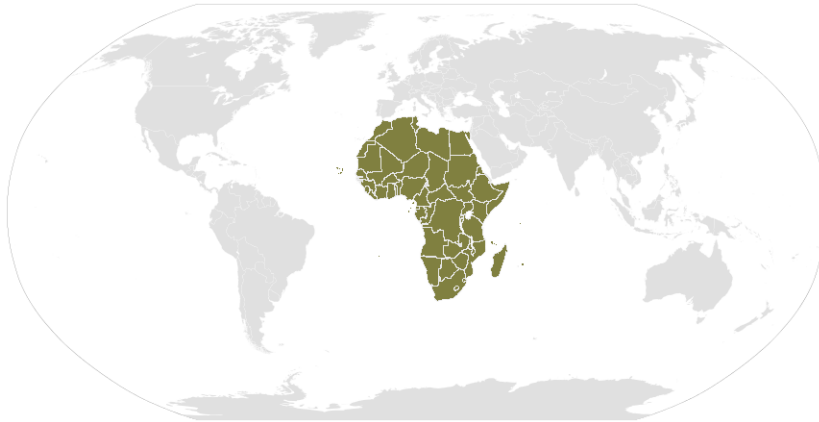
## Method of Payment Reported by Consumers<sup>5</sup>



<sup>5</sup>Percentages are based on the total number of British Columbia consumers who reported the method of payment (591) during the time period. 15% of consumers reported this information.

# Top Products or Services in All Complaints Reported Against Companies Located in Africa<sup>1</sup>

*January 1 – December 31, 2013*



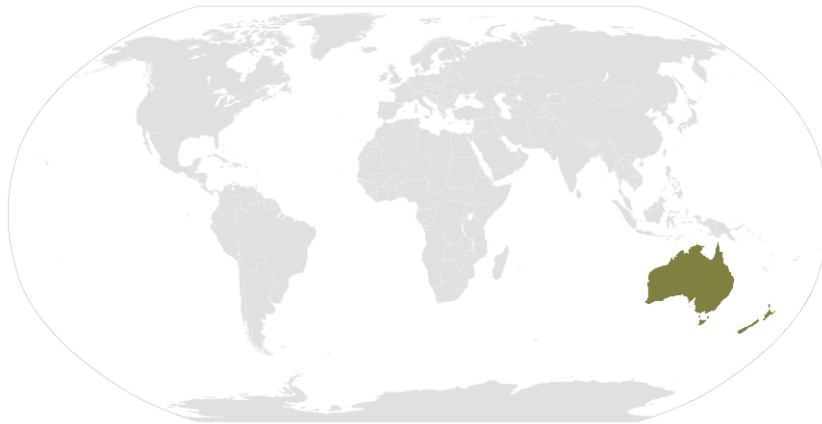
Product or Service	Complaints
Impostor: Family\Friend	2,649
Romance Scams	2,280
Internet Auction	1,990
Shop-at-Home\Catalog Sales	1,714
Foreign Money Offers	1,503
Advance-Fee Loans, Credit Arrangers	583
Lotteries\Lottery Ticket Buying Clubs	431
Real Estate (not Timeshares)	431
Impostor: Government	430
Housing	369
Business Opportunities\Work-At-Home Plans	342
Prizes\Sweepstakes\Gifts	288
Invest: Other	218
Employ Agencies\Job Counsel\Overseas Work	208
Unsolicited Email	107
Counterfeit Check Scams	97
Internet Information Services	79
Property\Inheritance Tracers	79
Impostor: Business	50
Grants: Non-Educational	39

<sup>1</sup>“Africa” includes complaints where consumers reported the company country location as Algeria, Angola, Ascension and Tristan Da Cunha, Benin, Botswana, Burkina Faso, Burundi, Cameroon, Cabo Verde, Central African Republic, Chad, Comoros, the Democratic Republic of Congo, the Republic of Congo, Cote D’Ivoire, Djibouti, Egypt, Equatorial Guinea, Eritrea, Ethiopia, Gabon, Gambia, Ghana, Guinea, Guinea-Bissau, Kenya, Lesotho, Liberia, Libya, Madagascar, Malawi, Mali, Mauritania, Mauritius, Mayotte, Morocco, Mozambique, Namibia, Niger, Nigeria, Rwanda, Saint Helena, Sao Tome and Principe, Senegal, Seychelles, Sierra Leone, Somalia, South Africa, South Sudan, Sudan, Swaziland, Tanzania, Togo, Tunisia, Uganda, Western Sahara, Zambia or Zimbabwe. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in Australia and New Zealand<sup>1</sup>

*January 1 – December 31, 2013*



Product or Service	Complaints
Internet Auction	197
Impostor: Family\Friend	160
Foreign Money Offers	115
Advance-Fee Loans, Credit Arrangers	78
Prizes\Sweepstakes\Gifts	74
Shop-at-Home\Catalog Sales	70
Employ Agencies\Job Counsel\Overseas Work	60
Computers: Equipment\Software	31
Business Opportunities\Work-At-Home Plans	25
Internet Information Services	25
Lotteries\Lottery Ticket Buying Clubs	23
Invest: Other	23
Unsolicited Email	22
Credit Cards	21
Counterfeit Check Scams	<20
Internet Access Services	<20
Romance Scams	<20
Travel\Vacations	<20
Internet Web Site Design\Promotion	<20
Impostor: Business	<20

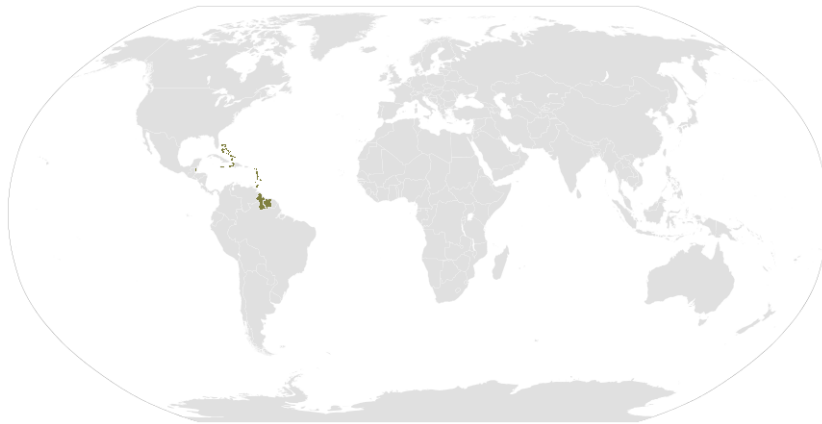
<sup>1</sup>Includes complaints where consumers reported the company country location as Australia or New Zealand.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.



# Top Products or Services in All Complaints Reported Against Companies Located in the Caribbean<sup>1</sup>

*January 1 – December 31, 2013*



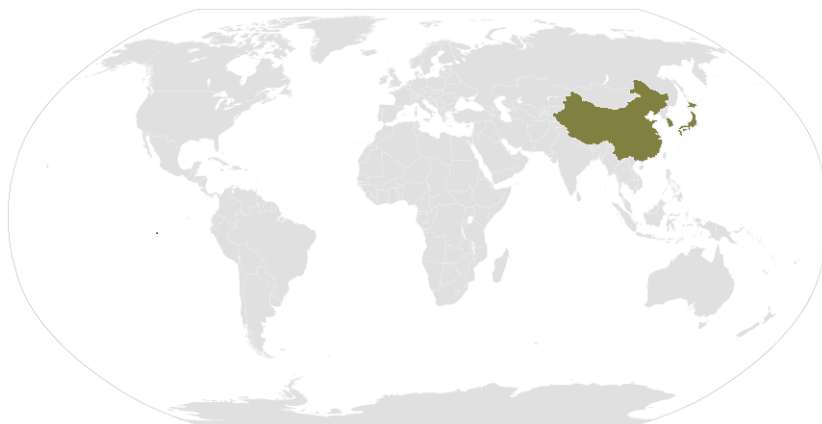
Product or Service	Complaints
Prizes\Sweepstakes\Gifts	2,703
Lotteries\Lottery Ticket Buying Clubs	1,498
Telemarketing Practices	674
Foreign Money Offers	500
Advance-Fee Loans, Credit Arrangers	369
Impostor: Business	293
Impostor: Family\Friend	283
Impostor: Government	118
Invest: Other	67
Counterfeit Check Scams	61
Internet Auction	55
Shop-at-Home\Catalog Sales	50
Employ Agencies\Job Counsel\Overseas Work	40
Unsolicited Email	37
Lending: Payday Loans	33
Grants: Non-Educational	32
Internet Information Services	24
Travel\Vacations	24
Third Party Debt Collection	22
Romance Scams	22

<sup>1</sup>“Caribbean” includes complaints where consumers reported the company country location as a member or associate of the Caribbean Community and Common Market (CARICOM), which includes Anguilla, Antigua and Barbuda, Bahamas, Barbados, Belize, Bermuda, British Virgin Islands, Cayman Islands, Dominica, Grenada, Guyana, Haiti, Jamaica, Montserrat, Saint Kitts and Nevis, Saint Lucia, Saint Vincent and the Grenadines, Suriname, Trinidad and Tobago and Turks and Caicos Islands. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in China, Japan and Republic of Korea<sup>1</sup>

*January 1 – December 31, 2013*

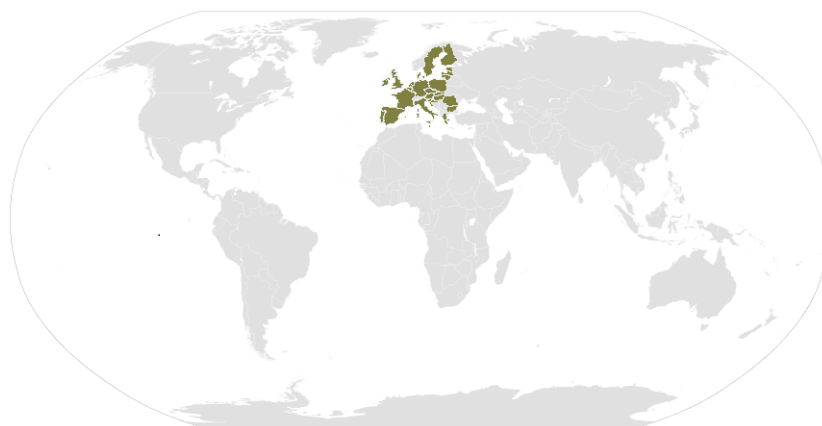


Product or Service	Complaints
Shop-at-Home\Catalog Sales	2,113
Internet Auction	885
Computers: Equipment\Software	513
Credit Cards	201
Telephone: Other	184
Internet Information Services	152
Internet Access Services	132
Property\Inheritance Tracers	131
Home Appliances	103
Jewelry\Watches	95
Employ Agencies\Job Counsel\Overseas Work	89
Children's Products	76
Unsolicited Email	69
Romance Scams	69
Health Care: Other Products\Supplies	63
Invest: Other	52
Home Furnishings	46
Banks	44
Impostor: Government	42
Counterfeit Check Scams	40

<sup>1</sup>Includes complaints where consumers reported the company country location as China, Japan, or Republic of Korea.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

## Top Products or Services in All Complaints Reported Against Companies Located in EU Member States<sup>1</sup> *January 1 – December 31, 2013*



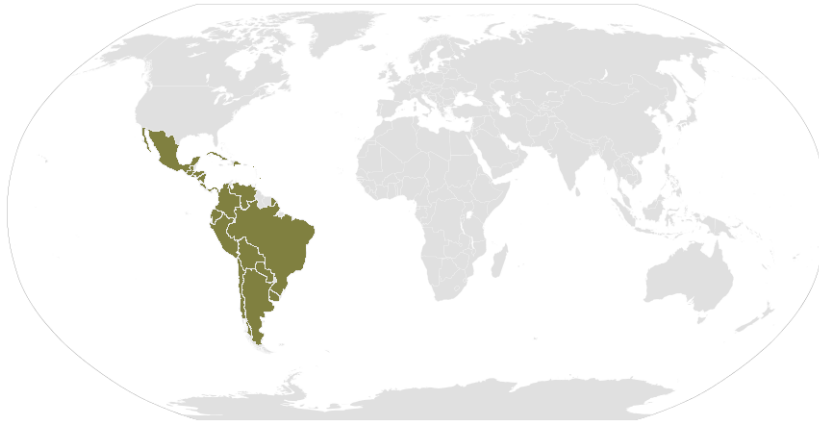
Product or Service	Complaints
Internet Auction	2,997
Shop-at-Home\Catalog Sales	1,745
Impostor: Family\Friend	975
Lotteries\Lottery Ticket Buying Clubs	717
Prizes\Sweepstakes\Gifts	705
Business Opportunities\Work-At-Home Plans	694
Employ Agencies\Job Counsel\Overseas Work	657
Office: Ad Space\Directory Listings	644
Foreign Money Offers	615
Advance-Fee Loans, Credit Arrangers	566
Property\Inheritance Tracers	444
Romance Scams	431
Real Estate (not Timeshares)	431
Counterfeit Check Scams	340
Internet Information Services	285
Invest: Other	262
Unsolicited Email	258
Computers: Equipment\Software	220
Spyware\Adware\Malware	169
Travel\Vacations	160

<sup>1</sup>“EU Member States” includes complaints where consumers reported the company country location as Austria, Belgium, Bulgaria, Croatia, Cyprus, Czech Republic, Denmark, Estonia, Finland, France, Germany, Greece, Hungary, Ireland, Italy, Latvia, Lithuania, Luxembourg, Malta, Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden or United Kingdom. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in Latin America<sup>1</sup>

*January 1 – December 31, 2013*



Product or Service	Complaints
Impostor: Family\Friend	2,871
Foreign Money Offers	2,198
Internet Auction	370
Lotteries\Lottery Ticket Buying Clubs	366
Prizes\Sweepstakes\Gifts	312
Advance-Fee Loans, Credit Arrangers	238
Shop-at-Home\Catalog Sales	223
Impostor: Government	185
Grants: Non-Educational	122
Travel\Vacations	117
Timeshare Sales	115
Romance Scams	93
Telemarketing Practices	89
Invest: Other	73
Employ Agencies\Job Counsel\Overseas Work	59
Real Estate (not Timeshares)	56
Impostor: Business	53
Business Opportunities\Work-At-Home Plans	52
Timeshare Resales	45
Unsolicited Email	37

<sup>1</sup>“Latin America” includes complaints where consumers reported the company country location as Argentina, Bolivia, Brazil, Chile, Colombia, Costa Rica, Cuba, Dominican Republic, Ecuador, El Salvador, French Guiana, Guatemala, Honduras, Mexico, Nicaragua, Panama, Paraguay, Peru, Saint Barthelemy, Saint Martin, Uruguay or Venezuela. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in the Middle East<sup>1</sup>

*January 1 – December 31, 2013*



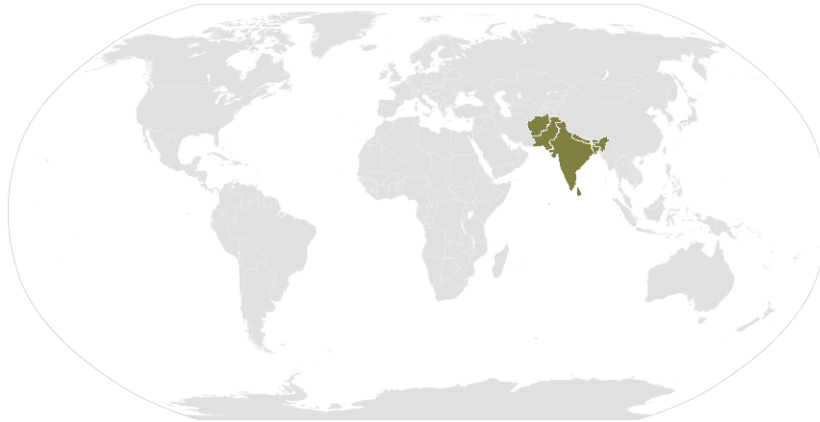
Product or Service	Complaints
Lotteries\Lottery Ticket Buying Clubs	167
Internet Auction	142
Romance Scams	136
Impostor: Family\Friend	126
Shop-at-Home\Catalog Sales	124
Foreign Money Offers	110
Office: Ad Space\Directory Listings	88
Prizes\Sweepstakes\Gifts	87
Employ Agencies\Job Counsel\Overseas Work	77
Business Opportunities\Work-At-Home Plans	64
Advance-Fee Loans, Credit Arrangers	48
Grants: Non-Educational	46
Counterfeit Check Scams	38
Impostor: Government	31
Internet Information Services	30
Invest: Other	27
Spyware\Adware\Malware	24
Unsolicited Email	21
Travel\Vacations	21
Computers: Equipment\Software	<20

<sup>1</sup>“Middle East” includes complaints where consumers reported the company country location as Armenia, Azerbaijan, Bahrain, Gaza Strip, Georgia, Iran, Iraq, Israel, Jordan, Kuwait, Lebanon, Oman, Qatar, Saudi Arabia, Syria, Turkey, United Arab Emirates, West Bank or Yemen. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in South Asia<sup>1</sup>

*January 1 – December 31, 2013*



Product or Service	Complaints
Advance-Fee Loans, Credit Arrangers	1,243
Grants: Non-Educational	796
Lotteries\Lottery Ticket Buying Clubs	521
Prizes\Sweepstakes\Gifts	414
Shop-at-Home\Catalog Sales	365
Computers: Equipment\Software	272
Internet Auction	271
Impostor: Government	256
Impostor: Business	216
Romance Scams	199
Invest: Other	174
Foreign Money Offers	148
Telemarketing Practices	127
Impostor: Family\Friend	119
Employ Agencies\Job Counsel\Overseas Work	114
Spyware\Adware\Malware	85
Internet Access Services	68
Third Party Debt Collection	59
Internet Information Services	53
Business Opportunities\Work-At-Home Plans	43

<sup>1</sup>“South Asia” includes complaints where consumers reported the company country location as Afghanistan, Bangladesh, Bhutan, British Indian Ocean Territory, India, Maldives, Nepal, Pakistan or Sri Lanka. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

# Top Products or Services in All Complaints Reported Against Companies Located in Southeast Asia<sup>1</sup>

*January 1 – December 31, 2013*



Product or Service	Complaints
Impostor: Family\Friend	843
Romance Scams	481
Advance-Fee Loans, Credit Arrangers	359
Business Opportunities\Work-At-Home Plans	319
Shop-at-Home\Catalog Sales	287
Internet Auction	272
Employ Agencies\Job Counsel\Overseas Work	252
Grants: Non-Educational	221
Foreign Money Offers	166
Lotteries\Lottery Ticket Buying Clubs	139
Prizes\Sweepstakes\Gifts	100
Counterfeit Check Scams	94
Impostor: Government	86
Real Estate (not Timeshares)	74
Invest: Other	61
Property\Inheritance Tracers	54
Housing	42
Computers: Equipment\Software	33
Unsolicited Email	32
Telemarketing Practices	29

<sup>1</sup>“Southeast Asia” includes complaints where consumers reported the company country location as a member of the Association of Southeast Asian Nations (ASEAN), which includes Brunei, Cambodia, Indonesia, Laos, Malaysia, Myanmar, Philippines, Singapore, Thailand and Vietnam. Note it is possible that not all countries have complaints in the system for the period the report covers.

Note: Company country locations appear as reported by consumers and may not reflect where the company is actually located.

## Econsumer Complaints

### Top Consumer and Company Locations

*January 1 – December 31, 2013*

Consumer Location	Complaints
United States	13,445
Australia	1,914
France	1,100
United Kingdom	767
Canada	694
Brazil	555
Israel	448
Argentina	347
India	311
Spain	295

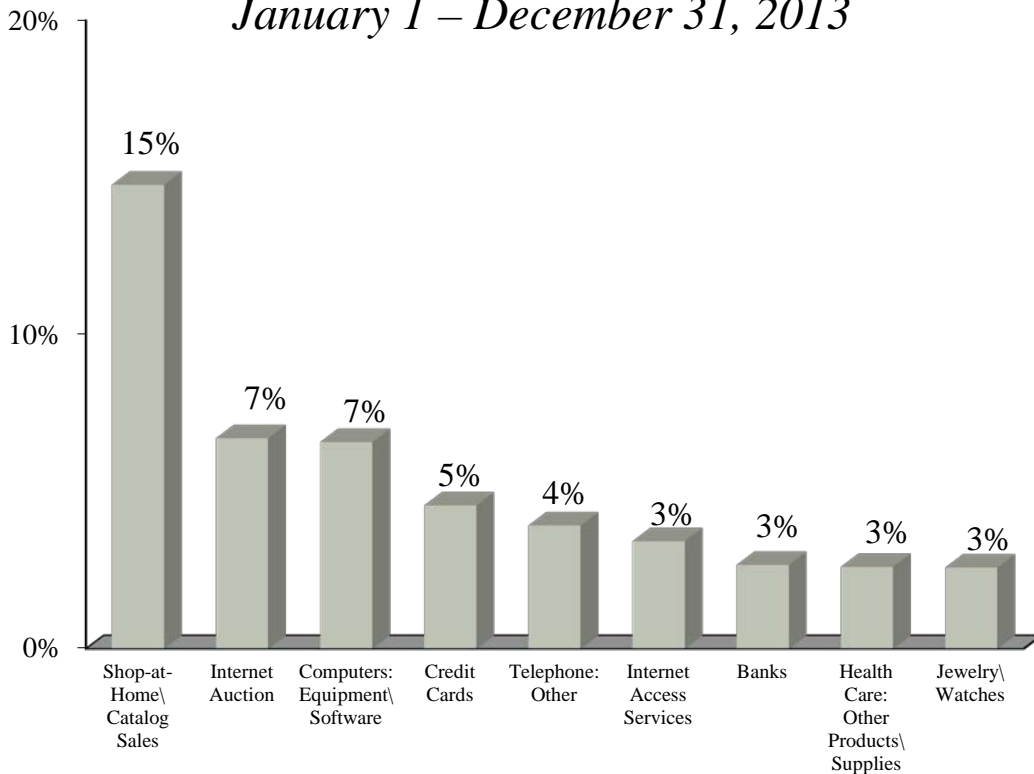
Company Location	Complaints
United States	4,731
China	3,996
United Kingdom	1,213
India	469
Canada	285
Australia	264
France	246
Germany	220
Mexico	158
Spain	144

Note: Consumer and company country locations appear as reported by consumers. Company country name may not reflect where the company is actually located.



## Top Products or Services for Econsumer Complaints<sup>1</sup>

January 1 – December 31, 2013



<sup>1</sup>Percentages are based on the 23,437 econsumer complaints received from January 1 to December 31, 2013.

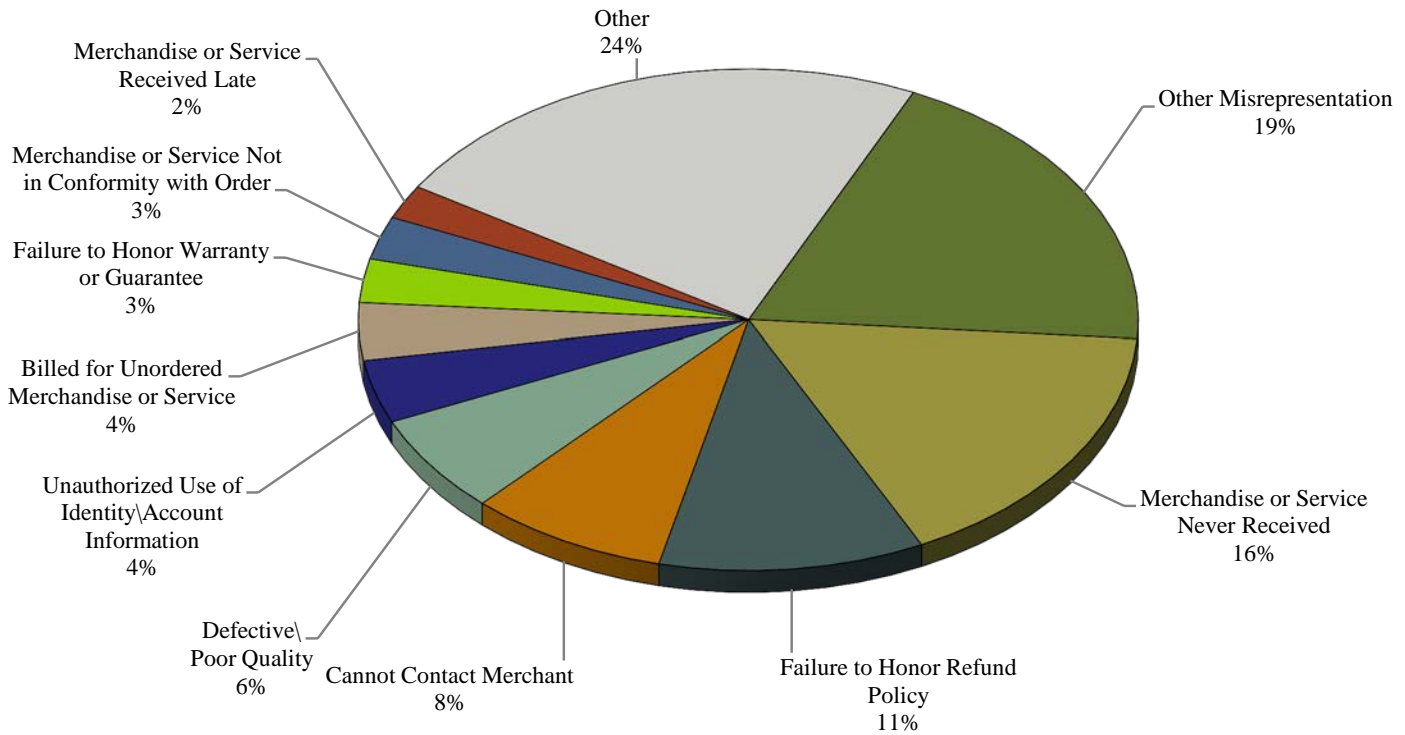
## Top Products or Services for Econsumer Complaints

Calendar Years 2011 through 2013

Product or Service	CY-2011		CY-2012		CY-2013	
	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>	Complaints	Percentages <sup>2</sup>
Shop-at-Home\Catalog Sales	1,886	9.3%	3,758	16.6%	3,460	14.8%
Internet Auction	781	3.9%	1,171	5.2%	1,574	6.7%
Computers: Equipment\Software	1,175	5.8%	1,397	6.2%	1,545	6.6%
Credit Cards	757	3.8%	1,299	5.8%	1,072	4.6%
Telephone: Other	602	3.0%	941	4.2%	922	3.9%
Internet Access Services	614	3.0%	730	3.2%	805	3.4%
Banks	381	1.9%	780	3.5%	628	2.7%
Health Care: Other Products\Supplies	370	1.8%	490	2.2%	614	2.6%
Jewelry\Watches	269	1.3%	382	1.7%	608	2.6%
Travel\Vacations	494	2.4%	504	2.2%	517	2.2%
Business Opportunities\Work-At-Home Plans	445	2.2%	361	1.6%	478	2.0%
Timeshare Sales	104	0.5%	759	3.4%	435	1.9%
Cars	320	1.6%	378	1.7%	417	1.8%
Internet Information Services	143	0.7%	385	1.7%	369	1.6%

<sup>2</sup>Percentages are based on the total number of econsumer complaints reported in each time period: CY-2011 = 20,179; CY-2012 = 22,572; and CY-2013 = 23,437.

## Top Law Violations for Econsumer Complaints<sup>1</sup> January 1 – December 31, 2013



<sup>1</sup>Percentages are based on the 29,621 econsumer law violations reported from January 1 to December 31, 2013. One complaint may have multiple law violations.

## Top Law Violations for Econsumer Complaints Calendar Years 2011 through 2013

Law Violation	CY-2011		CY-2012		CY-2013	
	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>	Complaints <sup>2</sup>	Percentages <sup>3</sup>
Other Misrepresentation (Explain in Comment Field)	5,170	20.3%	5,158	17.9%	5,691	19.2%
Merchandise or Service Never Received	3,280	12.9%	4,167	14.5%	4,864	16.4%
Failure to Honor Refund Policy	2,280	8.9%	2,863	10.0%	3,248	11.0%
Cannot Contact Merchant	1,960	7.7%	2,268	7.9%	2,435	8.2%
Defective\Poor Quality	1,683	6.6%	2,003	7.0%	1,886	6.4%
Unauthorized Use of Identity\Account Information	1,551	6.1%	1,402	4.9%	1,200	4.1%
Billed for Unordered Merchandise or Service	997	3.9%	1,262	4.4%	1,088	3.7%
Failure to Honor Warranty or Guarantee	574	2.2%	786	2.7%	830	2.8%
Merchandise or Service Not in Conformity with Order	661	2.6%	845	2.9%	822	2.8%
Merchandise or Service Received Late	494	1.9%	545	1.9%	650	2.2%

<sup>2</sup>Number of complaints reporting each econsumer law violation in each time period. The total number of law violations are more than the number of complaints reported in each time period because one complaint may have multiple law violations. The total number of econsumer complaints reported in each time period are: CY-2011 = 20,179; CY-2012 = 22,572; and CY-2013 = 23,437.

<sup>3</sup>Percentages are based on the total number of econsumer law violations reported in each time period: CY-2011 = 25,519; CY-2012 = 28,752; and CY-2013 = 29,621. One complaint may have multiple law violations.

## Appendix A1: The Consumer Sentinel Network



The Consumer Sentinel Network is a free, online database of consumer complaints available only to law enforcement. It includes complaints about identity theft, fraud, financial transactions, debt collection, and credit reports, among other subjects. The Consumer Sentinel Network is based on the premise that sharing information can make law enforcement even more effective. To that end, the Consumer Sentinel Network provides law enforcement members with access to consumer complaints provided directly to the FTC, as well as to complaints shared by other data contributors.

[www.FTC.gov/Sentinel](http://www.FTC.gov/Sentinel)



The Identity Theft Data Clearinghouse was launched in November 1999 and is the sole national repository of consumer complaints about identity theft. The Clearinghouse provides specific investigative material for law enforcement and broader reports that provide insight to both private and public sector partners on ways to reduce the incidence of identity theft. Information in the Clearinghouse is available to law enforcement members via the Consumer Sentinel Network. This access enables law enforcers to readily spot local identity theft problems and to coordinate with other law enforcement officers where the data reveals common schemes or perpetrators.

[www.FTC.gov/idtheft](http://www.FTC.gov/idtheft)

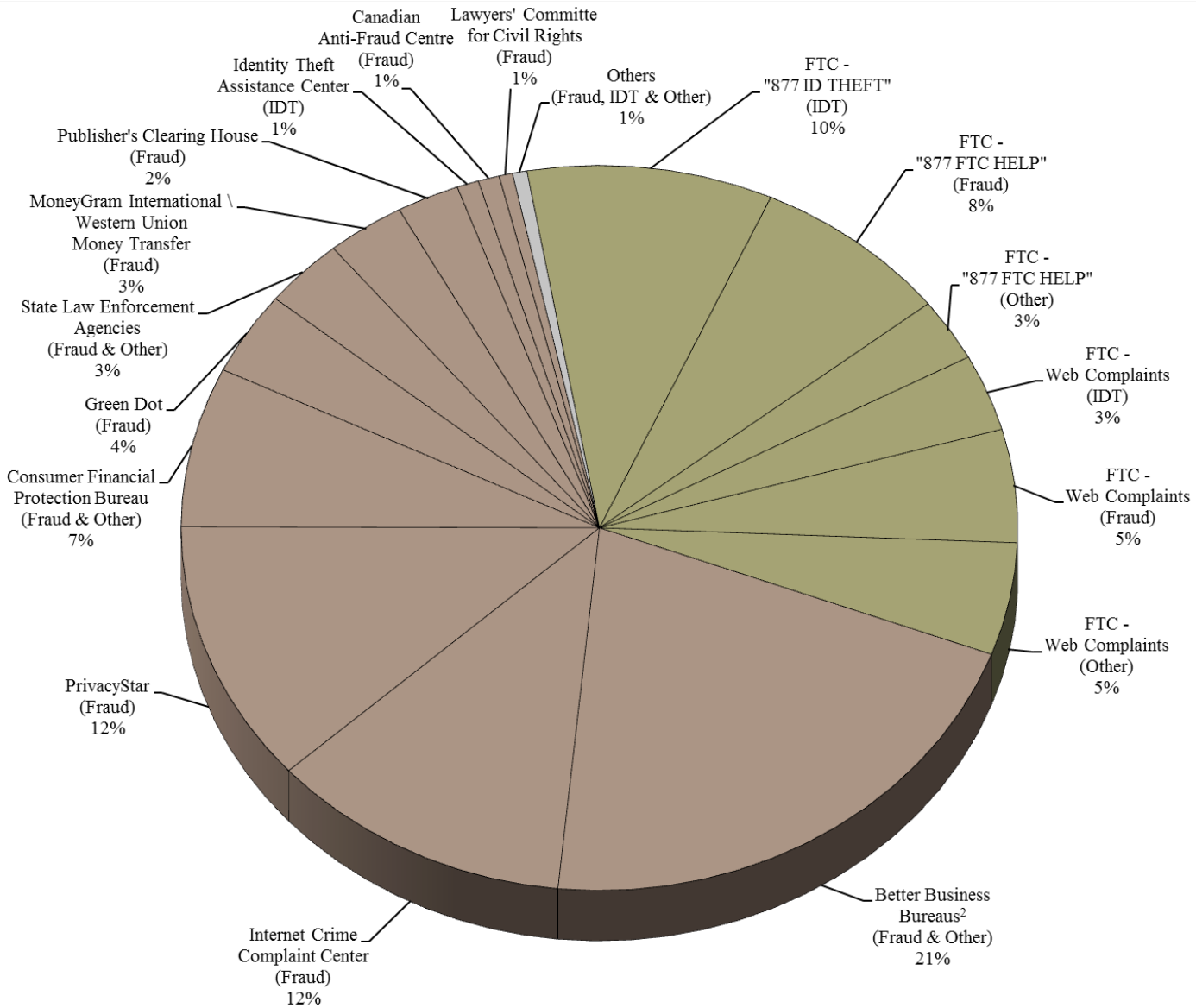


Econsumer.gov was created in April 2001 to gather and share cross-border e-commerce complaints to respond to the challenges of multinational Internet fraud, and enhance consumer confidence in e-commerce. Through [econsumer.gov](http://econsumer.gov), consumers can file cross-border consumer complaints online and learn about alternative ways to resolve them. All information is available in English, French, German, Japanese, Korean, Polish, Spanish, and Turkish. Using the existing Consumer Sentinel Network, the incoming complaints are shared through the government website with participating consumer protection law enforcers from 30 nations.

[www.econsumer.gov](http://www.econsumer.gov)

# Appendix A2: Consumer Sentinel Network Major Data Contributors<sup>1</sup>

## January 1 – December 31, 2013



<sup>1</sup>Percentages are based on the total number of Consumer Sentinel Network complaints (2,101,780) received between January 1 and December 31, 2013. The type of complaints provided by the organization is indicated in parentheses.

<sup>2</sup>For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

## Appendix A3: Consumer Sentinel Network Data Contributor Details

### January 1 – December 31, 2013

Data Contributors	CY - 2011		CY - 2012		CY - 2013	
	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>	Complaints	Percentages <sup>1</sup>
FTC - "877 ID THEFT"	197,908	10%	261,180	12%	199,671	10%
FTC - "877 FTC HELP" (Fraud)	132,235	7%	153,523	7%	161,146	8%
FTC - "877 FTC HELP" (Other)	127,181	7%	99,855	5%	58,960	3%
FTC - Web Complaints IDT	65,895	3%	87,279	4%	71,895	3%
FTC - Web Complaints Fraud	110,102	6%	117,296	6%	105,929	5%
FTC - Web Complaints Other	156,169	8%	147,313	7%	105,425	5%
Better Business Bureaus <sup>2</sup>	483,371	25%	439,007	21%	439,551	21%
Internet Crime Complaint Center	302,381	16%	264,896	13%	246,710	12%
PrivacyStar	23,641	1%	151,801	7%	246,498	12%
Consumer Financial Protection Bureau	4,098	<1%	84,198	4%	149,781	7%
Green Dot	8	<1%	17,323	1%	78,103	4%
State Law Enforcement Agencies	79,542	4%	77,913	4%	65,978	3%
Ohio Attorney General	22,158	1%	18,950	1%	15,454	1%
California Attorney General	0	0%	4,194	<1%	11,239	1%
North Carolina Department of Justice	16,760	1%	17,277	1%	10,695	1%
Oregon Department of Justice	10,011	1%	7,763	<1%	5,528	<1%
Indiana Attorney General	0	0%	4,612	<1%	5,081	<1%
Michigan Attorney General	7,559	<1%	4,969	<1%	3,862	<1%
Washington Attorney General	12,206	1%	11,312	1%	2,923	<1%
Tennessee Division of Consumer Affairs	3,272	<1%	2,331	<1%	2,804	<1%
Iowa Attorney General	0	0%	309	<1%	2,339	<1%
Maine Attorney General	0	0%	0	0%	1,191	<1%
Louisiana Attorney General	0	0%	0	0%	1,141	<1%
Idaho Attorney General	1,513	<1%	1,172	<1%	837	<1%
South Carolina Department of Consumer Affairs	2,863	<1%	2,962	<1%	757	<1%
Colorado Attorney General	775	<1%	975	<1%	750	<1%
Montana Department of Justice	842	<1%	363	<1%	581	<1%
Mississippi Attorney General	683	<1%	652	<1%	508	<1%
Minnesota Department of Public Safety	900	<1%	72	<1%	288	<1%
MoneyGram International \ Western Union Money Transfer	68,953	4%	64,848	3%	63,714	3%
MoneyGram International	14,296	1%	20,192	1%	38,253	2%
Western Union Money Transfer	54,657	3%	44,656	2%	25,461	1%
Publisher's Clearing House	40,445	2%	50,468	2%	50,944	2%
Identity Theft Assistance Center	16,150	1%	20,448	1%	17,739	1%
Canadian Anti-Fraud Centre	39,260	2%	21,505	1%	17,272	1%
Lawyers' Committee for Civil Rights	10,771	1%	11,128	1%	10,930	1%
Others	39,142	2%	40,935	2%	11,534	1%
National Consumers League	7,958	<1%	5,825	<1%	6,593	<1%
Canada Competition Bureau	4,568	<1%	3,975	<1%	2,435	<1%
Los Angeles County Department of Consumer Affairs	20	<1%	815	<1%	663	<1%
U.S. Department of the Treasury, Internal Revenue Service	52	<1%	365	<1%	635	<1%
Financial Fraud Enforcement Task Force	0	0%	216	<1%	629	<1%
Privacy Rights Clearinghouse	0	0%	252	<1%	126	<1%
U.S. Department of Health and Human Services	0	0%	0	0%	124	<1%
U.S. Senate Special Committee on Aging	0	0%	0	0%	110	<1%
U.S. Postal Inspection Service	25,639	1%	29,133	1%	3	<1%
Other Data Contributors	905	<1%	354	<1%	216	<1%
<b>Total Number of Complaints</b>	<b>1,897,252</b>		<b>2,110,916</b>		<b>2,101,780</b>	

<sup>1</sup>Percentages are based on the total number of CSN complaints: CY-2011 = 1,897,252; CY-2012 = 2,110,916; and CY-2013 = 2,101,780.

<sup>2</sup>For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

## Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors

*January 1 – December 31, 2013*

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Alabama, Birmingham	Iowa, Des Moines	Ohio, Dayton
Alabama, Huntsville	Kentucky, Lexington	Ohio, Lima
Alabama, Mobile	Kentucky, Louisville	Ohio, Toledo
Alberta, Calgary (Canada)	Louisiana, Baton Rouge	Ohio, Youngstown
Alberta, Edmonton (Canada)	Louisiana, Lafayette (Acadiana)	Oklahoma, Oklahoma City
Arizona, Phoenix	Louisiana, Lake Charles	Oklahoma, Tulsa
Arizona, Tucson	Louisiana, Monroe	Ontario, London (Canada)
Arkansas, Little Rock	Louisiana, New Orleans	Ontario, Ottawa (Canada)
British Columbia, Vancouver (Canada)	Louisiana, Shreveport	Pennsylvania, Pittsburgh
British Columbia, Victoria (Canada)	Manitoba, Winnipeg (Canada)	Saskatchewan, Regina (Canada)
California, Colton (Southland)	Maryland, Baltimore	South Carolina, Columbia
California, Fresno	Massachusetts, Boston	South Carolina, Greenville
California, Los Angeles	Massachusetts, Worcester	South Carolina, Myrtle Beach
California, Oakland	Michigan, Detroit (Eastern)	Tennessee, Chattanooga
California, Sacramento	Michigan, Grand Rapids	Tennessee, Knoxville
California, San Diego	Minnesota, Saint Paul	Tennessee, Memphis
California, San Jose (Silicon Valley)	Mississippi, Jackson	Tennessee, Nashville
California, Santa Barbara (Tri-Counties)	Missouri, Kansas City	Texas, Abilene
Colorado, Colorado Springs	Missouri, Saint Louis	Texas, Amarillo
Colorado, Denver	Missouri, Springfield	Texas, Austin
Colorado, Fort Collins	Nebraska, Omaha	Texas, Beaumont
Connecticut, Wallingford	Nevada, Las Vegas	Texas, Brazos Valley (Bryan)
Delaware, Wilmington	Nevada, Reno	Texas, Dallas
District of Columbia, Washington	New Hampshire, Concord	Texas, El Paso
Florida, Clearwater	New Jersey, Trenton	Texas, Fort Worth
Florida, Jacksonville (Northeast Florida)	New Mexico, Albuquerque	Texas, Houston
Florida, Orlando	New York, Buffalo	Texas, Lubbock (South Plains)
Florida, Pensacola	New York, New York City	Texas, San Angelo
Florida, West Palm Beach	North Carolina, Asheville	Texas, Tyler
Georgia, Atlanta, Athens and Northeast Georgia	North Carolina, Charlotte	Texas, Wichita Falls
Georgia, Columbus	North Carolina, Greensboro	Utah, Salt Lake City
Georgia, Macon	North Carolina, Raleigh	Virginia, Norfolk
Hawaii, Honolulu	North Carolina, Winston-Salem	Virginia, Richmond
Idaho, Boise	Nova Scotia, Halifax (Canada)	Virginia, Roanoke
Illinois, Chicago	Ohio, Akron	Washington, DuPont
Illinois, Peoria	Ohio, Canton	Washington, Spokane
Indiana, Evansville	Ohio, Cincinnati	Wisconsin, Milwaukee
Indiana, Fort Wayne	Ohio, Cleveland	
Indiana, Indianapolis	Ohio, Columbus	