



Avoid Survey Scams

From the Office of Minnesota Attorney General Lori Swanson

The call or email may start out innocently enough. You are asked to take part in a brief survey. Wanting to help, you play along. You later find out the personal information you gave out during the phony “survey” is used against you by a scammer. Just consider:

- “Amy” received a call asking her to participate in a survey. When she agreed, the caller asked her for the names of the magazines she received. She told them. The next week, she received a call from a pretend magazine publisher telling her that her subscription to one of the magazines was about to expire. Amy spotted the scam because she knew she had paid for the magazine through the end of the year. It turns out, the surveyor who called her the week before was running a magazine scam.
- “Bill” filled out a short online survey with his name, phone number, email address, birthdate, and consumer product preferences. A few months later, Bill found an unauthorized charge on his phone bill for a product he never ordered. It turns out that the survey from a few months earlier didn’t really want Bill’s retail shopping preferences; rather, the goal was to get Bill’s personal information so the scammer could “cram” his phone bill with unauthorized charges. By giving out his private information, Bill fell victim to a telephone cramming scheme.
- “Shirley” has her phone number on the national “Do Not Call” list. She just sits down to dinner when the telephone rings. The caller puts her at ease by saying he isn’t selling anything, but is just doing a short marketing research survey. Quickly into the call, a sales pitch for a travel vacation membership starts. The caller pretends to do a research survey to exploit a loophole in the federal “Do Not Call” law for legitimate surveys; in fact, he really wants to sell Shirley a high-end vacation package.

- “Tom” hasn’t been on a family vacation in three years. He gets a call one Saturday telling him he and his wife will get a free cruise if he helps the caller with a 30 minute retail marketing survey. Wanting to surprise his wife, he partakes. At the end of the survey, the caller asks for Tom’s credit card number so it can credit his account for the cost of the cruise. Tom gets nervous and hangs up the phone. It’s a good thing he did, because the surveyor was a scammer.

Why Survey Scams?

Some surveys are conducted as part of legitimate public opinion research. But these days, some scammers pretend to conduct surveys as part of fraud schemes designed to rip people off. There are several reasons for this:

First, people often put their guard up during a sales pitch; by contrast, during a survey, they may let their guard down. The scammer may pose as a surveyor to get the recipient of the call to relax and engage in conversation. Some time into the call, the scammer will start a high-pressure sales pitch.

Second, information not readily known to the public is valuable to scammers. The scammer may use a phony survey to get the citizen to give up personal information. The personal information is then used against the citizen to commit fraud. For instance, in telephone cramming schemes, a crammer can charge a person’s phone bill for unauthorized products simply by knowing the person’s name and phone number. Or, the scammer may use knowledge obtained during the survey to gain credibility with the consumer. For example, the surveyor may ask the consumer where he banks. Two months later, the scammer may call the citizen back, pose as his bank, tell him there were fraudulent charges against his bank account, and ask for his account number to stop the fraud.

Third, many people list their phone numbers on the federal “Do Not Call” list. This restricts telemarketers’ ability to call the household. Under federal law, legitimate surveyors may call phone numbers on the “Do Not Call” registry. Some telemarketers pose as surveyors to try to sidestep the “Do Not Call” laws.

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Fourth, scammers use surveys to obtain a person’s financial information. For instance, some surveyors tell people they will pay them money if they participate in a survey. The surveyor puts up a phony survey and, at the end of the email or call, asks the citizen for their bank account number so they can send the survey payment. The surveyor uses the account number to post phony charges on the consumer’s account.



Be On Guard

- Know with whom you are dealing. While there are polling and research companies that legitimately want your opinion, some supposed surveyors are scam artists in disguise. Ask questions and be sure you know with whom you are dealing.
- Don’t just rely on Caller ID to tell you who is calling. Some scammers “spoof” Caller ID so that a fake number or organization appears.
- Don’t divulge personal information that makes you uncomfortable. A reputable survey will never ask for your Social Security number, money, password, or bank account information.
- Remember, knowledge is power. Even basic information can be used against you by scammers. By knowing your phone number, email address, birthdate, and name, a fake surveyor may “cram” your telephone bill with unauthorized charges. Or, a scammer may use private information you reveal in a phony survey to later gain your trust.
- Most survey scams operate across state borders. You may wish to file a report about survey scams or “Do Not Call” list violations with the Federal Trade Commission as follows: