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**Office of The Attorney General**

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**AG Grewal Issues Alert as New Wave of Scams Aims to Profit Off People's Fears and Uncertainty Surrounding COVID-19**

**Residents Encouraged to Report COVID Frauds to Disaster Hotline: 866-720-5721**

**NEWARK** –Attorney General Gurbir S. Grewal and the Division of Consumer Affairs (“the Division”) today are alerting New Jersey residents to remain vigilant of consumer fraud fueled by the uncertainty and fears surrounding COVID-19. Among the new wave of scams is a scheme that seeks to exploit confusion around government financial assistance related to COVID-19 to convince potential victims into sharing their personal information.

For seniors and taxpayers who filed returns in 2018 or 2019, stimulus payments will be automatic. However, scam artists trying to capitalize on the pandemic are resorting to unsolicited phishing and malware emails or text-messages to steal consumer’s information. Under the pretense of registering to receive assistance, victims may be tricked into clicking on fake links that could expose their personal information or install software on their device, which could then be used to give others access to their financial accounts.

“New Jersey residents need the financial relief that’s coming to them,” said Attorney General Grewal. “We want you to be able to spot a scam, so that the check you’re expecting from the government doesn’t turn into a blank check from you to a thief.”

Another reported form of government assistance misrepresentation is official-looking electronic correspondence from the U.S. Small Business Association (SBA) and other government agencies that includes fake links to apply for a grant or assistance.

"We are asking residents to rely only on information from trusted sources, and refrain from opening attachments or click on links from unknown sources," said Paul R. Rodríguez, Acting Director of the Division of Consumer Affairs. "Scammers are following news headlines to craft official-looking communications to convince consumers to grant them access to personal information, putting them at risk for identity theft and financial exploitation."

To avoid COVID-19-related schemes and some of the tactics being reported as possible scams, the Division recommends consumers beware of:

- **Stimulus/Government Assistance Scams:** As stimulus funds will soon be sent by check or direct deposit, keep in mind that the government will not ask you to pay anything up front to get this money. Anyone who calls and asks for your

Social Security number, bank account or credit card to receive government assistance is a scammer. To receive grants or SBA loans you must apply and qualify.

- **Fake Mandatory COVID-19 Test Scams:** Individuals posing as employees of the U.S. Department of Health and Human Services (HHS) or another U.S. government department may send a text message or email instructing recipients to click on a link for the purpose of completing a mandatory online test or registration to get testing. This scam is designed to steal personal, financial and/or medical information.
- **Grandparent/Family Scams:** These scams can take a new twist and take on a new sense of urgency during the current health crisis. If someone calls or sends a message from an unknown number or email address claiming to be a relative or friend sick with COVID-19 and desperate for money, don't panic! Reach out to your friend or relative directly, and keep in mind that scam artists typically ask for payment via wire transfer or a gift card.
- **Phony Charities & Crowdfunding:** New Jerseyans are known for coming together in a time of need and extreme hardship. However, when disasters and life changing events such as the current pandemic occur, residents must be cautious. Be sure to research where a charitable donation is going and visit our [website](#) for more information about registration requirements and status. Be careful and do your homework when it comes to appeals on crowdfunding sites, including reading the terms and conditions, as well as the comments. Don't let anyone rush you into making a donation. If someone wants donations in cash, by gift card, or by money wire, don't do it.
- **Travel Insurance Scams:** Many travel insurance policies do not cover pandemics, although some legitimate travel insurance companies have extended coverage to their policyholders for cancellations related to COVID-19. If someone pitches you new travel insurance that specifically covers COVID-19-related problems, it may be a scam. For more information about your rights to a refund visit our COVID-19 [consumer guidance](#).

On March 30, 2020, Attorney General Grewal and U.S. Attorney Craig Carpenito announced the creation of a Federal-State COVID-19 Fraud Task Force to investigate and prosecute those who exploit the COVID-19 pandemic by defrauding others. Consumers who believe that they have been victimized by a COVID-related fraud should call the National Center for Disaster Fraud's National Hotline at **(866) 720-5721**.

For more information about protecting New Jersey consumers during the COVID-19 pandemic, visit the Division of Consumer Affairs' [website](#).

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