

Gift Card Fraud Awareness

Tips to Avoid Gift Card Fraud

- Lowe's Gift Cards can only be used at Lowe's stores and on Lowes.com.
- **DO NOT** purchase or sell Lowe's Gift Cards via online marketplaces.
- **DO NOT** purchase gift cards in our stores if it appears that the packaging or scratch code on the back of card has been altered or manipulated. If you have questions about a Lowe's Gift Card, ask someone who works at that store.
- Government agencies, including the IRS, Treasury Department, FBI or local police departments, **DO NOT** accept Lowe's Gift Cards as payment.
- Other businesses do not accept payments using Lowe's Gift Cards. For example, it is a scam if you are asked to pay your utility bills, bail money, debt collection and hospital bills with Lowe's Gift Cards.
- If you get a call from a stranger who says that a loved one is in trouble and they ask you to provide gift card numbers to help them, hang up and contact your loved one directly, and **NEVER** provide gift card numbers to someone over the phone.
- You can report [scams and suspicious communications](#) to the U.S. Federal Trade Commission.
- You can also contact your local police and/or [state attorney general's office](#) for assistance.

Common Gift Card Scams

The IRS Scam

Scammers call and claim that they are the IRS or other government agency (i.e., FBI, law enforcement, etc.) and that the victim owes that agency money. Sometimes the scammers say that the victim will lose their house or be arrested if they don't pay immediately. The scammers then instruct the victims to purchase gift cards and give the gift card numbers to the scammer over the phone.

The Grandparent/Elderly Scam

In this scam, the scammer will call a victim and indicate that a loved one is in some sort of trouble (i.e., kidnapped, arrested, etc.). Sometimes, the scammer even pretends to be the loved one and asks directly for money. The scammer then instructs the victim to purchase gift cards and give the gift card numbers to the scammer over the phone.

The Mystery Shopper

This is a scheme where scammers send a check and letter to victims and inform them that they can make money as a “mystery shopper” for a retail store. They try to get victims to deposit the fake check, create a cashier’s check and buy items at the store. The fake check bounces after the guest has sent gift cards and merchandise to the scammer. The scammer may also use this tactic to attempt to get personal information from the victim.

Additional Resources

Avoid Being the Victim of a Scam

Internal Revenue Service (IRS)

<https://www.irs.gov/uac/tax-scams-consumer-alerts>

Federal Trade Commission (FTC)

10 Things You Can Do to Avoid Fraud:

<https://www.consumer.ftc.gov/articles/0060-10-things-you-can-do-avoid-fraud>

The National Council on Aging

Top 10 Financial Scams Targeting Seniors:

<https://www.ncoa.org/economic-security/money-management/scams-security/top-10-scams-targeting-seniors/>

Fraud.Org

A Project of the National Consumer League:

<http://www.fraud.org/home>

Reporting Suspicious Behavior

Internal Revenue Service (IRS)

- Report IRS impersonation scams to the Treasury Inspector General for Tax Administration:

https://www.treasury.gov/tigta/contact_report_scam.shtml or call 800-366-4484.

- If you think you might owe taxes, call the IRS directly at 800-829-1040.

For updates on other types of potential scams, check out the FTC's "scam alert" website at

<https://www.consumer.ftc.gov/scam-alerts>