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# Sponsored: Protect Yourself From Fraud During This Pandemic and Always

Sponsored Content / **Published On December 13, 2020 03:23 PM /**

Staff Consortium **December 13, 2020**

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As a result of the coronavirus pandemic, we are seeing “new stories” popping up in an attempt to defraud people and take their money or confidential information in a fraudulent manner.

The story or tale may be new and unfortunately related to the current emergency, but the tactics are quite familiar.

The crisis makes it more difficult to prevent scams, especially among vulnerable populations such as the elderly because they are currently isolated from their friends, neighbors or service providers as a preventive measure against contagion.

Therefore, the first step to avoid fraud or scams is to understand and learn how people with bad intentions tend to operate. Some types of scams are:

### **Fraud related to products, drugs or vaccines**

Beware of offers seen online, emailed to you, posted on social media or promoted via phone call selling vaccines, treatments, masks or coronavirus tests that guarantee effectiveness, a cure or protection against the disease.

There is still no vaccine against this virus, and there is no specific medication available to treat it. A possible vaccine and medicines recommended by the medical community are still in research stage.

COVID tests are available through the Department of Health, municipalities, and some authorized private laboratories in coordination with the state and municipal governments. These tests will not be sent to your home. If you receive a call, a text message or a letter selling coronavirus tests, vaccines, or medications, it is a fraudulent attempt to take your money.

### **Fraud in alleged financial aid from the government**

Beware of advertisements saying you are eligible for a government grant or financial aid, as they are often scams. Do not respond to offers or emails that allegedly come from government agencies and ask for your personal information.

### **Coronavirus-related donations fraud**

Scammers pose as representatives of a humanitarian organization or refer to an apparently legitimate campaign or motive to take money from you. Be wary of calls asking money for a charity. If you have the inclination and financial means to donate, the first step is to visit the website of the organization of your choice to offer your donation and make sure the money goes directly to the purpose or to the people you want to help.

Also, beware of any follow-up calls related to a donation you don't remember making; it may be a hoax.

Be very careful with your personal information. When you receive a call from a real government agency or any legitimate provider authorized by law, they will never ask you to share personal, sensitive or confidential information such as your bank account number, Social Security number or date of birth. A phone call in which someone asks for your personal information could be an attempt at stealing your identity (also called identity theft).

Identity theft occurs when someone obtains or uses your personal information to commit fraud. With this information they can apply for loans, credit cards, get refunds on income tax returns or obtain medical services in a fraudulent manner. These actions damage your credit and reputation, in addition to costing you money and taking time to repair your credit.

Avoid being a victim of identity theft. Protect your internet connections, take security measures, and periodically review your bills and invoices.

For more information, go to [www.popular.com/en/finanzas-en-tus-manos/](http://www.popular.com/en/finanzas-en-tus-manos/).

