



International Consumer Complaints

January – December 2014



Federal Trade Commission

June 2015

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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 includes complaints filed with state law enforcement organizations such as the Hawaii Office of Consumer Protection, the Montana, North Carolina, and Oregon Departments of Justice, the South Carolina Department of Consumer Affairs, the Tennessee Division of Consumer Affairs, and the Offices of the Attorneys General for Alaska, California, Colorado, Idaho, Indiana, Iowa, Louisiana, Maine, Massachusetts, Michigan, Mississippi, Nevada, Ohio, and Washington. Federal agencies, including the Consumer Financial Protection Bureau and the FBI's Internet Crime Complaint Center, contribute data. In 2014, the U.S. Departments of Defense, Education, and Veterans Affairs began contributing educational institution and student lending complaints from military members and their dependents. 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 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.

Began in 1997 to collect fraud and identity theft complaints, the CSN now has more than 10 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 2014 will increase during the next few months, and totals from previous years may differ from prior CSN annual reports.

The 2014 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. Law enforcement personnel may join CSN at Register.ConsumerSentinel.gov.

Leading International Data Contributors

 Better Business Bureaus	 Internet Crime Complaint Center
 Canadian Anti-Fraud Centre	 Canada Competition Bureau
 MoneyGram	 Western Union
 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, 2014

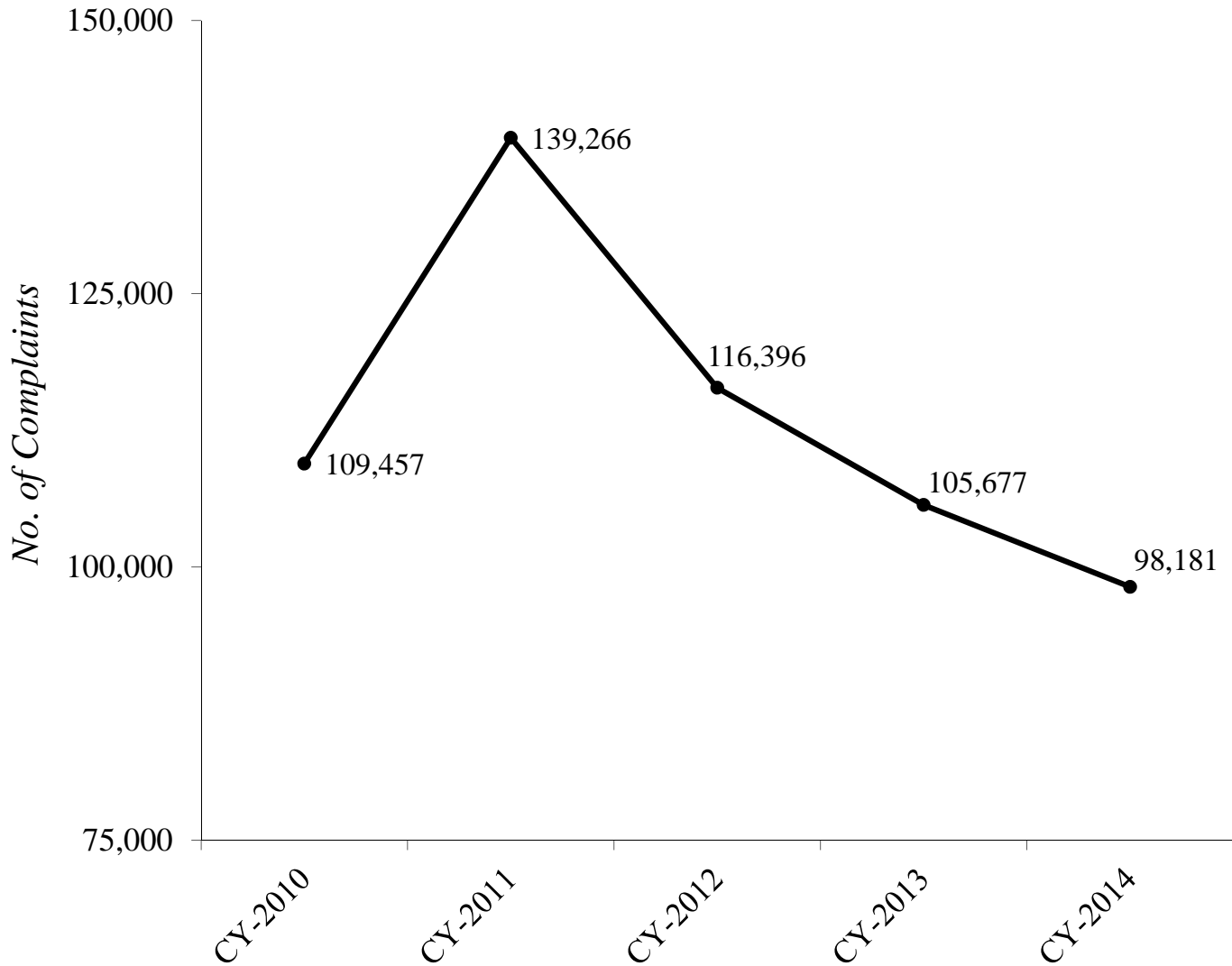
- The Commission received over 98,000 cross-border fraud complaints during calendar year 2014. Cross-border fraud complaints comprised 6% of all fraud complaints received during calendar year 2014, 9% during CY-2013 and 10% in CY-2012.
- Impostor: Family\Friend was the leading type of complaint in U.S. consumers' cross-border complaints (10%), followed by Shop-at-Home\Catalog Sales (8%), Prizes\Sweepstakes\Gifts (7%), Foreign Money Offers (6%) and Telemarketing Practices (5%).
- Of all cross-border fraud complaints (98,181) in calendar year 2014, 5% (4,811) were from U.S. consumers complaining about Canadian companies and 49% (48,427) were from U.S. consumers complaining about other foreign companies. Telemarketing practices was the top reported type of complaint from U.S. consumers against Canadian companies.
- U.S. consumers reported fraud losses of over \$9 million against companies located in Canada, and losses of over \$171 million against companies located in other foreign countries in calendar year 2014.
- Wire transfer was the highest reported payment method used in cross-border fraud complaints in calendar year 2014; 55% of the complaints from U.S. consumers who paid companies located in Canada reported wire transfer as the payment method, and 78% of the complaints from U.S. consumers who paid other foreign companies reported that payment method. Sixty-six percent of cross-border fraud 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-2014, 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 1.5 million fraud complaints (1,554,860) reported in the Consumer Sentinel Network (CSN) for calendar year 2014. For countries outside of the U.S., Canada was the number one reported company location for calendar year 2014, with 16,546 fraud complaints, followed by Nigeria (9,858), the United Kingdom (7,371); China (6,487); and Jamaica (6,159). 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 2014 (1,554,860), Canada was the number one reported consumer location outside the U.S., with 26,921 complaints, followed by the United Kingdom (5,074); Australia (3,216); India (2,197); and France (1,668). 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 the Republic of Korea; the European Union; Latin America; the 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 63,000 complaints between CY-2012 and CY-2014; 22,569 complaints in CY-2012, 23,436 in CY-2013, and 17,793 complaints in CY-2014.
- Shop-at-Home\Catalog Sales was the most commonly reported product or service in Econsumer complaints during calendar year 2014, comprising 18% of Econsumer complaints during that time period, while Computers: Equipment\Software was the second most commonly reported product or service, comprising 8% of Econsumer complaints. “Merchandise or Service Never Received” accounts for 18% of the alleged Econsumer law violations in CY-2014.

Cross-Border Fraud Complaint Count¹

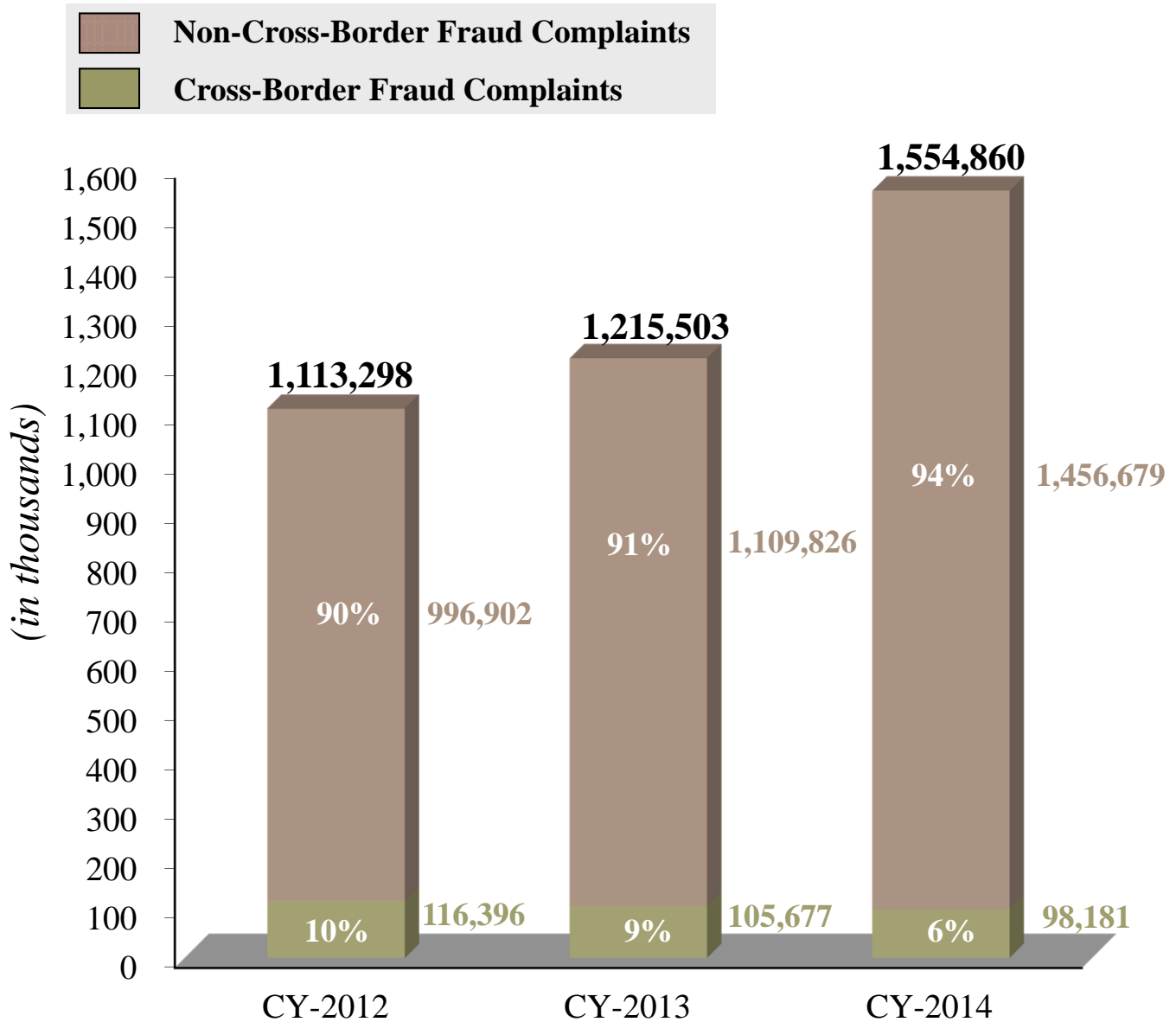
Calendar Years 2010 through 2014



¹For 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.

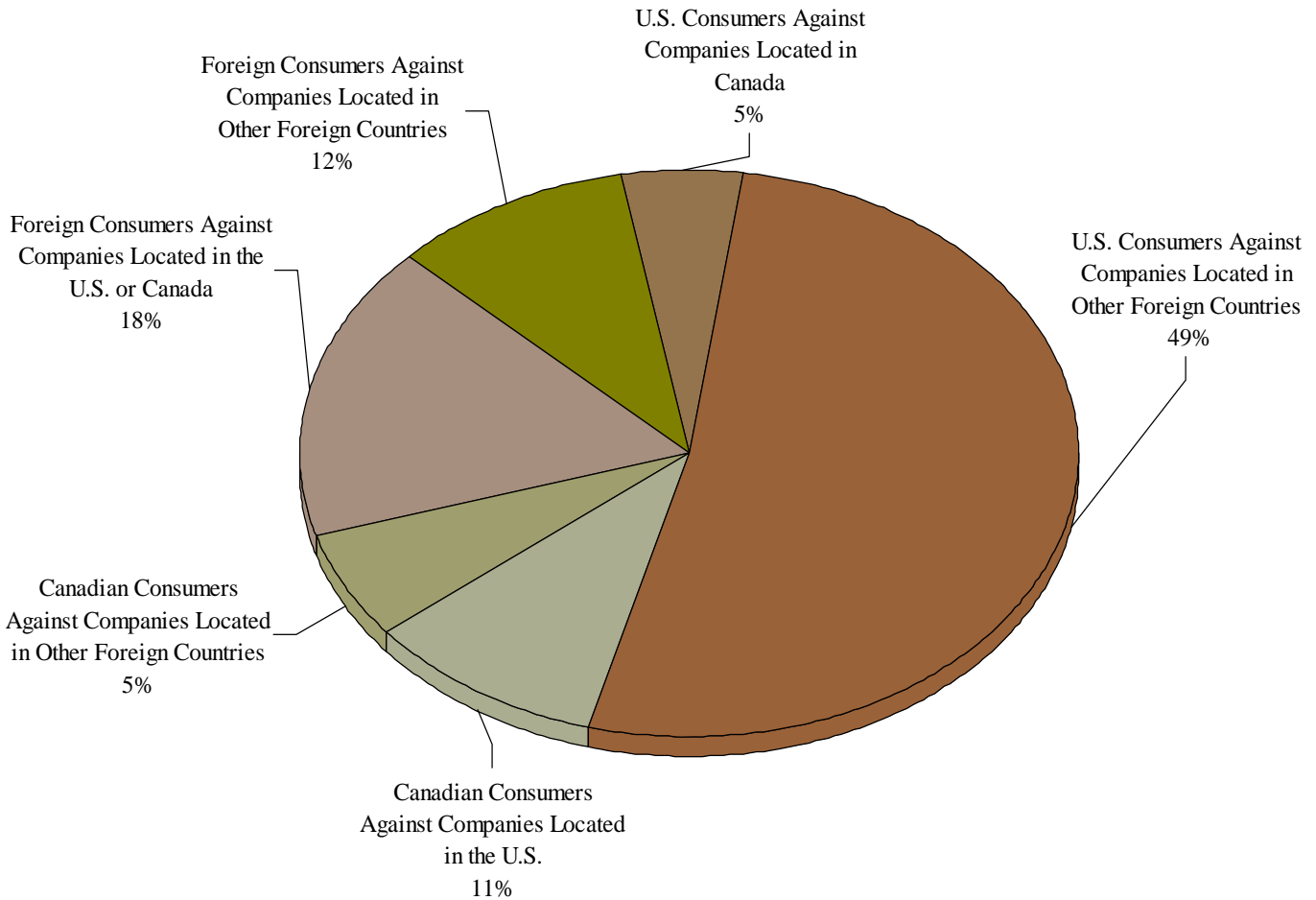
Consumer Sentinel Network Fraud Complaints¹

Calendar Years 2012 through 2014



¹Percentages 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 Location¹ *January 1 – December 31, 2014*



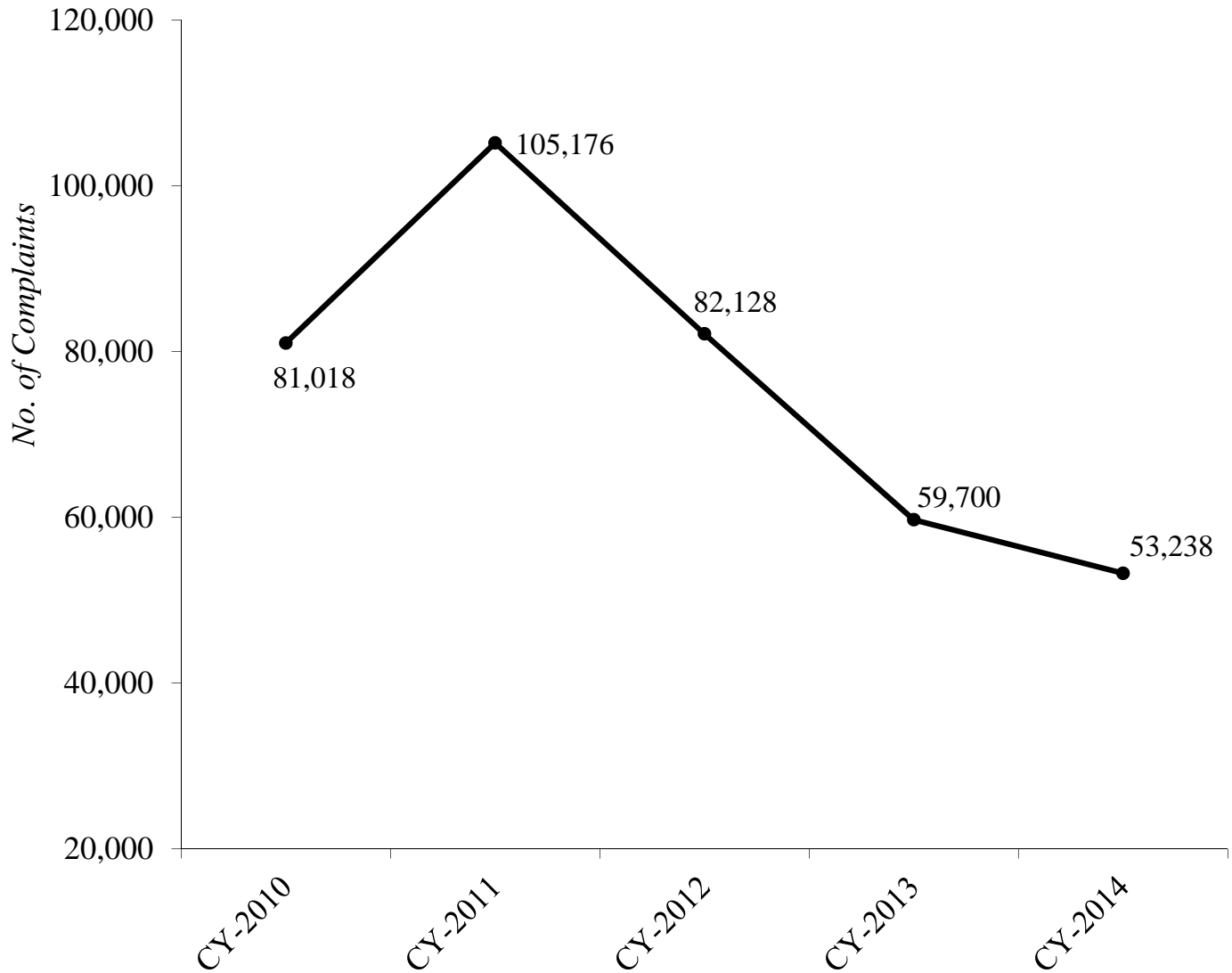
Cross-Border Fraud Complaints By Consumer and Company Location¹ *Calendar Years 2012 through 2014*

	Calendar Year		
	2012	2013	2014
U.S. Consumers Against Companies Located in Canada	6%	5%	5%
U.S. Consumers Against Companies Located in Other Foreign Countries	64%	52%	49%
Canadian Consumers Against Companies Located in the U.S.	8%	10%	11%
Canadian Consumers Against Companies Located in Other Foreign Countries	6%	6%	5%
Foreign Consumers Against Companies Located in the U.S. or Canada	10%	17%	18%
Foreign Consumers Against Companies Located in Other Foreign Countries	6%	10%	12%

¹Percentages are based on the total number of cross-border fraud complaints for each calendar year: CY-2012 = 116,396; CY-2013 = 105,677; and CY-2014 = 98,181.

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

Calendar Years 2010 through 2014



Top Products or Services for Cross-Border Fraud Complaints from U.S. Consumers¹

January 1 – December 31, 2014

Rank	Product or Service	Complaints	Percentage ¹
1	Impostor: Family\Friend	5,464	10%
2	Shop-at-Home\Catalog Sales	4,434	8%
3	Prizes\Sweepstakes\Gifts	3,948	7%
4	Foreign Money Offers	3,430	6%
5	Telemarketing Practices	2,635	5%

¹Percentages are based on the total number of cross-border fraud complaints (53,238) from U.S. consumers received between January 1 and December 31, 2014. Thirty-four percent (18,154) 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, 2014

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

January 1 – December 31, 2014

Rank	Product or Service	Complaints	Percentage ²
1	Telemarketing Practices	878	18%
2	Prizes\Sweepstakes\Gifts	816	17%
3	Advance-Fee Loans, Credit Arrangers	300	6%
4	Shop-at-Home\Catalog Sales	281	6%
5	Impostor: Family\Friend	183	4%

Rank	Product or Service	Complaints	Percentage ³
1	Impostor: Family\Friend	5,286	11%
2	Shop-at-Home\Catalog Sales	4,156	9%
3	Foreign Money Offers	3,301	7%
4	Prizes\Sweepstakes\Gifts	3,133	6%
5	Lotteries\Lottery Ticket Buying Clubs	2,269	5%

²Percentages are based on the total number of cross-border fraud complaints (4,811) from U.S. consumers against companies located in Canada received between January 1 and December 31, 2014.

³Percentages are based on the total number of cross-border fraud complaints (48,427) from U.S. consumers against companies located in other foreign countries received between January 1 and December 31, 2014.

**Fraud Complaints and Amount Paid by
U.S. Consumers Against Companies Located in Canada**
Calendar Years 2012 through 2014

CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ¹	Median ²
2012	7,552	5,664	75%	\$13,013,537	\$2,298	\$676
2013	5,100	3,402	67%	\$10,265,597	\$3,018	\$586
2014	4,811	2,785	58%	\$9,307,553	\$3,342	\$613

¹Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2012 = 5,664; CY-2013 = 3,402; and CY-2014 = 2,785. The amount paid is based on complaints with reported values from \$0 to \$999,999.

²Median 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 2012 through 2014

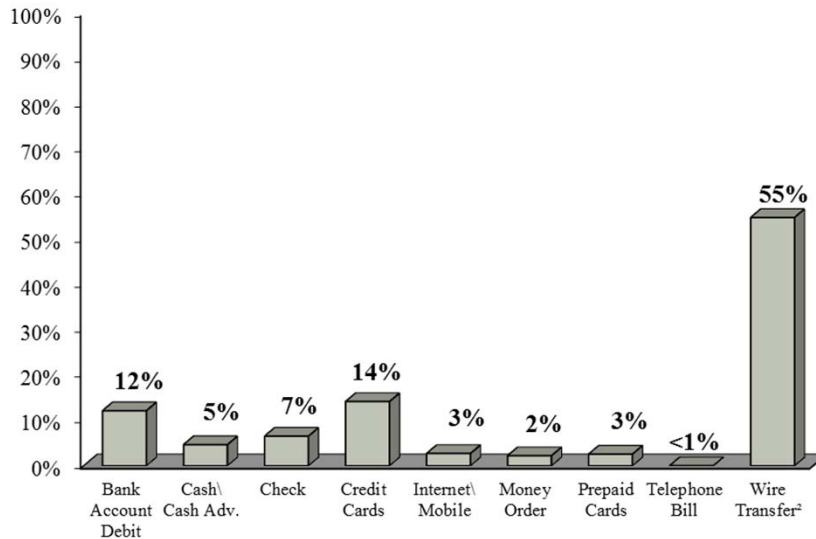
CY	Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
	Total	Reporting Amount Paid		Reported	Average ³	Median ⁴
2012	74,576	71,906	96%	\$183,542,868	\$2,553	\$518
2013	54,600	52,561	96%	\$190,051,990	\$3,616	\$660
2014	48,427	45,959	95%	\$171,694,524	\$3,736	\$590

³Average is based on the total number of consumers who reported amount paid for each calendar year: CY-2012 = 71,906; CY-2013 = 52,561; and CY-2014 = 45,959. The amount paid is based on complaints with reported values from \$0 to \$999,999.

⁴Median 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, 2014*

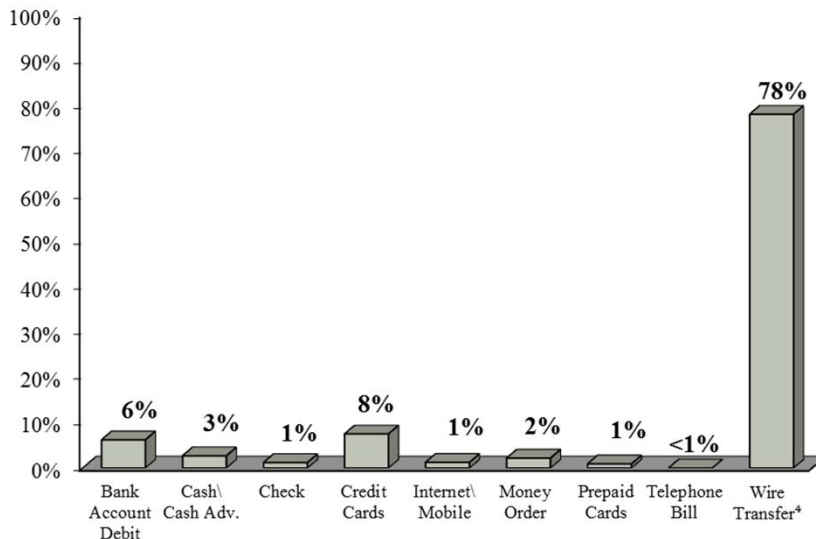
U.S. Consumers Who Paid Companies Located in Canada¹



¹Percentages are based on the total number of consumers who reported the method of payment (1,439). Thirty percent of consumers reported this information.

²These 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 Countries³

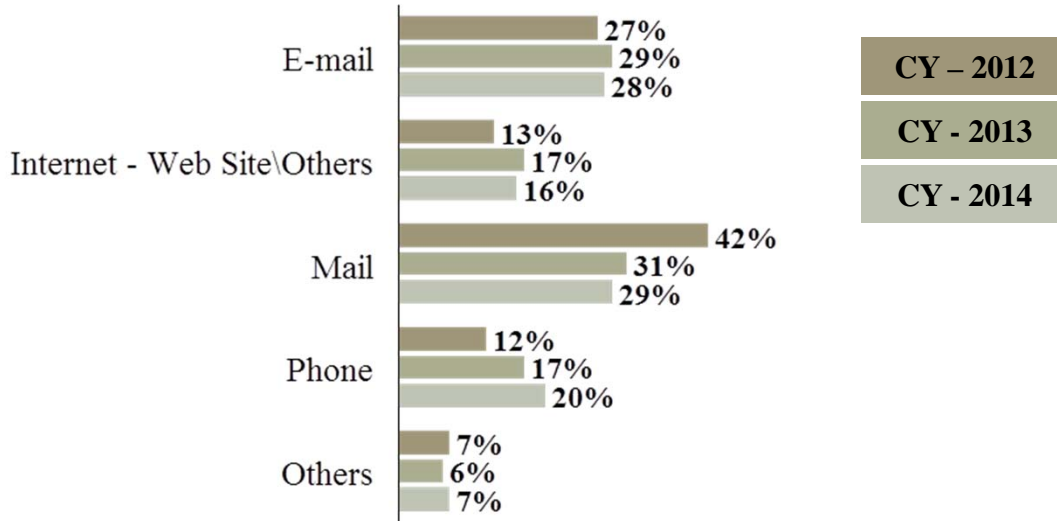


³Percentages are based on the total number of consumers who reported the method of payment (33,775). Seventy percent of consumers reported this information.

⁴These 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.

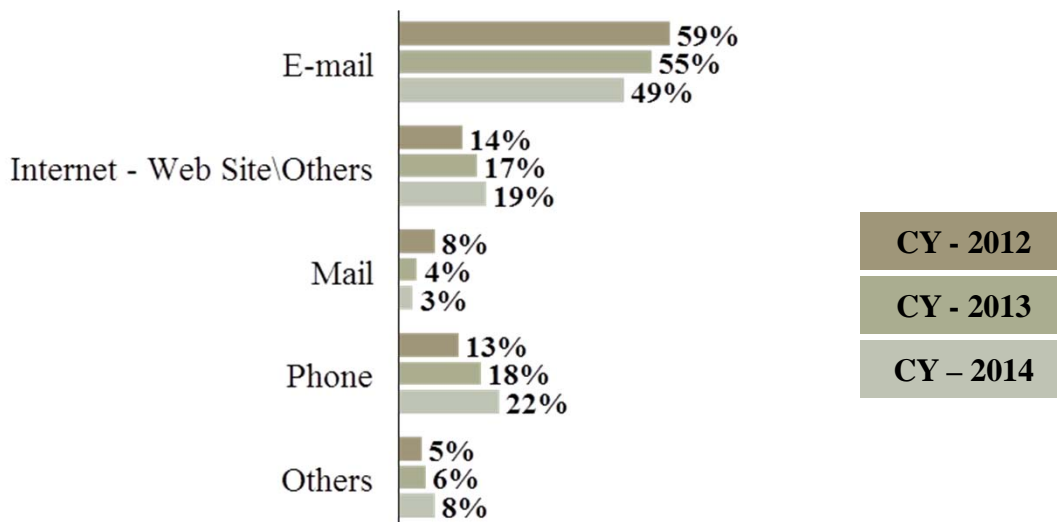
Method of Initial Contact in Cross-Border Fraud Complaints from U.S. Consumers

U.S. Consumers Contacted By Companies Located in Canada¹



¹Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2012 = 5,149 with 68% reporting this information; CY-2013 = 3,448 with 68% reporting this information; and CY-2014 = 2,761 with 57% reporting this information.

U.S. Consumers Contacted By Companies Located in Other Foreign Countries²



²Percentages are based on the total number of consumers who reported the company's method of initial contact: CY-2012 = 38,747 with 52% reporting this information; CY-2013 = 28,497 with 52% reporting this information; and CY-2014 = 24,350 with 50% reporting this information.

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

January 1 – December 31, 2014

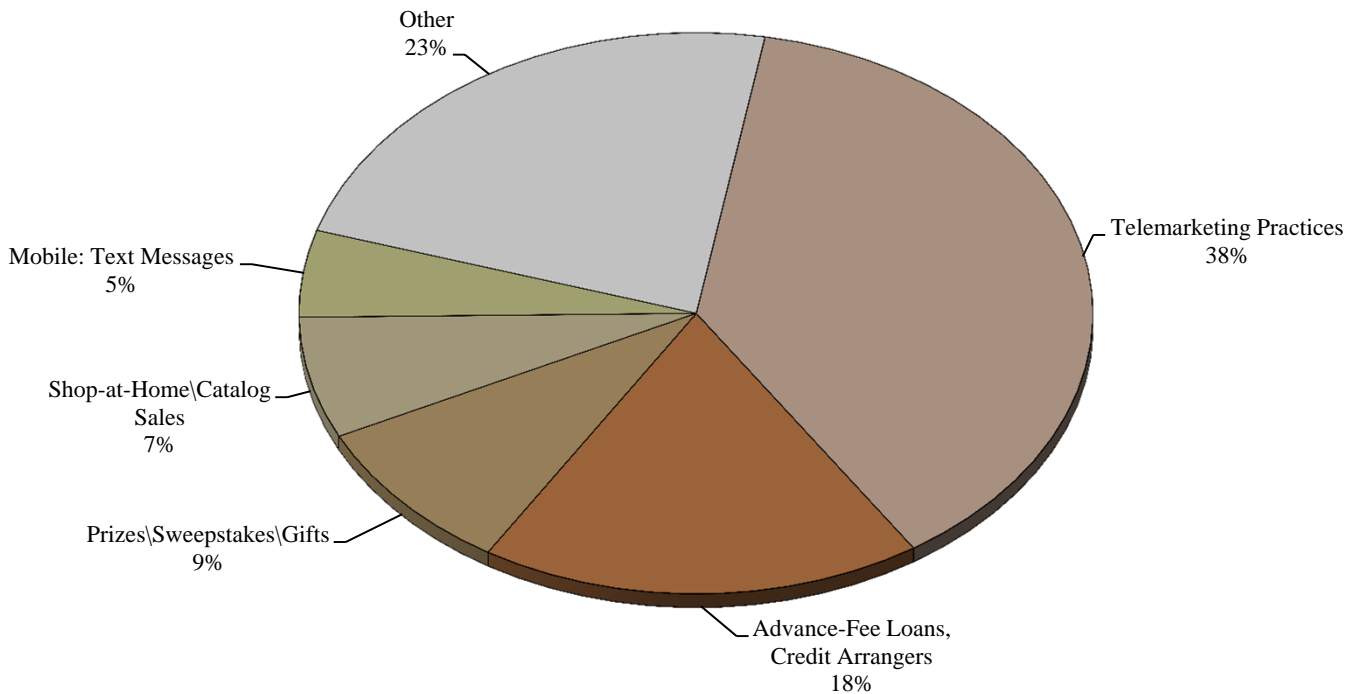


Company Locations

Province\Territory	Complaints	Percentage ¹
Ontario	1,589	33.0%
Quebec	492	10.2%
British Columbia	348	7.2%
Alberta	136	2.8%
Nova Scotia	40	0.8%
Manitoba	40	0.8%
Saskatchewan	30	0.6%
New Brunswick	17	0.4%
Prince Edward Island	7	0.1%
Newfoundland	7	0.1%
Yukon	1	<0.1%
Northwest Territories	0	0.0%
Nunavut	0	0.0%
Not Reported	2,104	43.7%

¹Percentages are based on the 4,811 fraud complaints received between January 1 and December 31, 2014 from U.S. consumers against companies located in Canada.

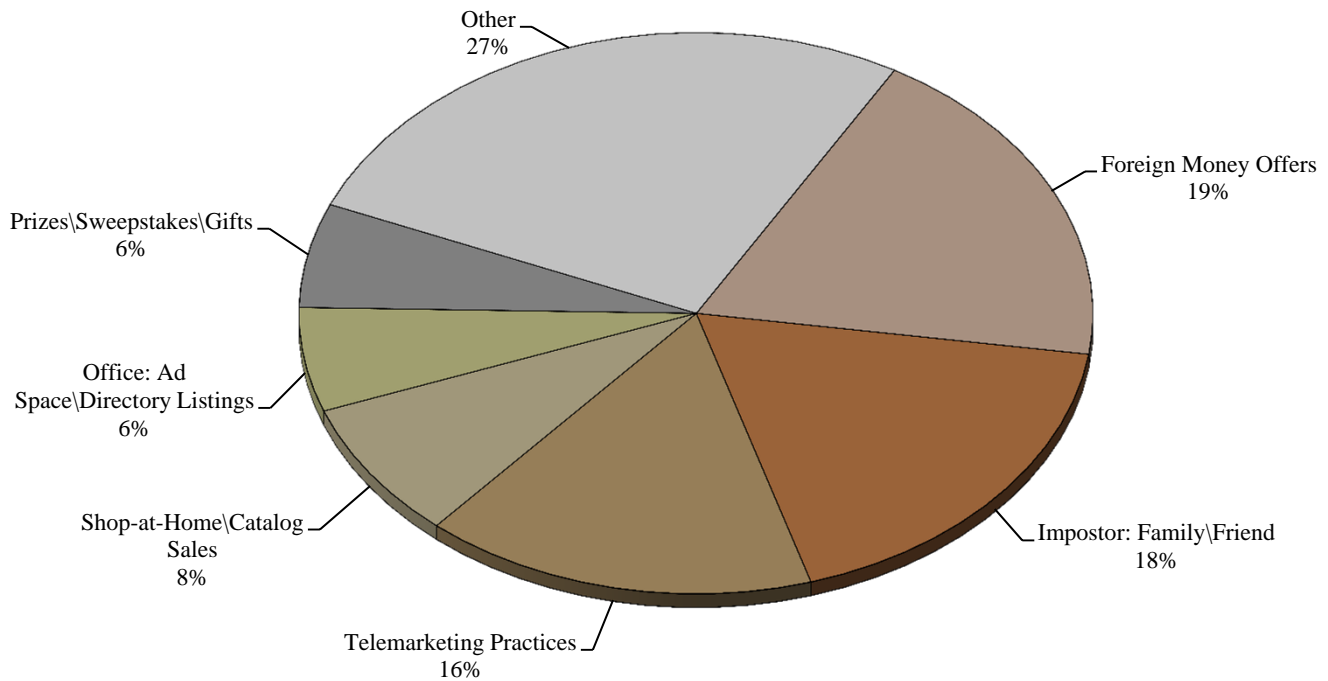
Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in **Ontario, Canada**¹ *January 1 – December 31, 2014*



Rank	Product or Service	Complaints	Percentage
1	Telemarketing Practices	597	38%
2	Advance-Fee Loans, Credit Arrangers	284	18%
3	Prizes\Sweepstakes\Gifts	144	9%
4	Shop-at-Home\Catalog Sales	108	7%
5	Mobile: Text Messages	83	5%

¹Percentages are based upon the total number of fraud complaints (1,589) by U.S. consumers complaining about companies in Ontario, Canada received between January 1 and December 31, 2014. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

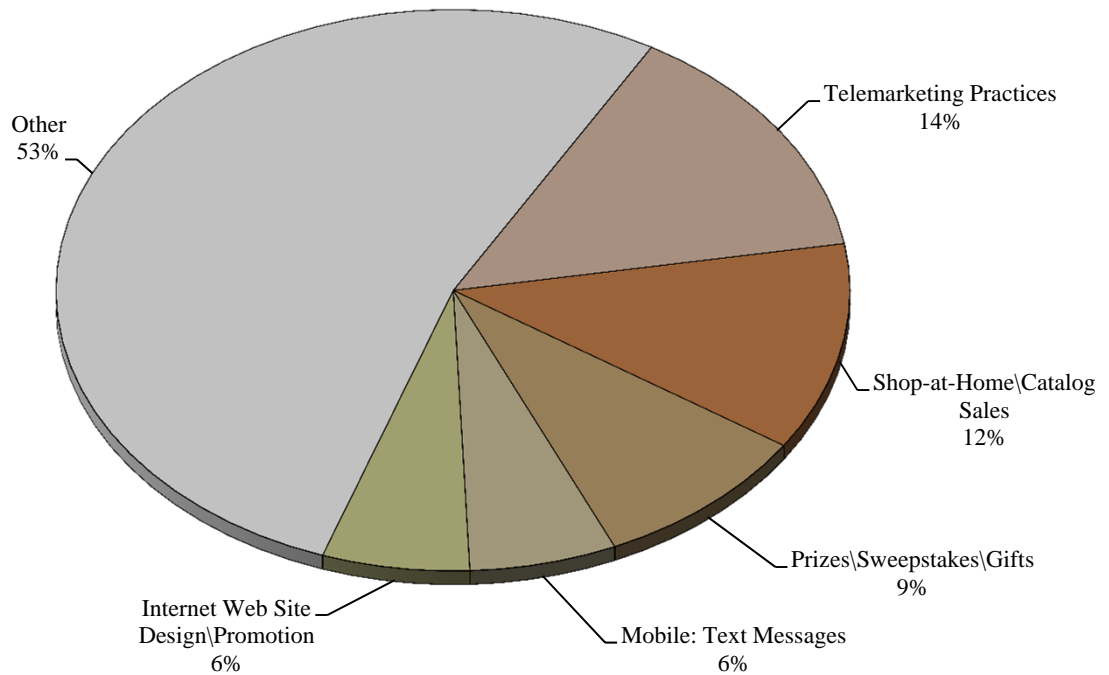
Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in Quebec, Canada¹ *January 1 – December 31, 2014*



Rank	Product or Service	Complaints	Percentage
1	Foreign Money Offers	94	19%
2	Impostor: Family\Friend	89	18%
3	Telemarketing Practices	79	16%
4	Shop-at-Home\Catalog Sales	39	8%
5	Office: Ad Space\Directory Listings	31	6%
6	Prizes\Sweepstakes\Gifts	31	6%

¹Percentages are based upon the total number of fraud complaints (492) by U.S. consumers complaining about companies in Quebec, Canada received between January 1 and December 31, 2014. Note that counts and percentages may not add up to the total because CSN complaints may be coded under multiple product service codes.

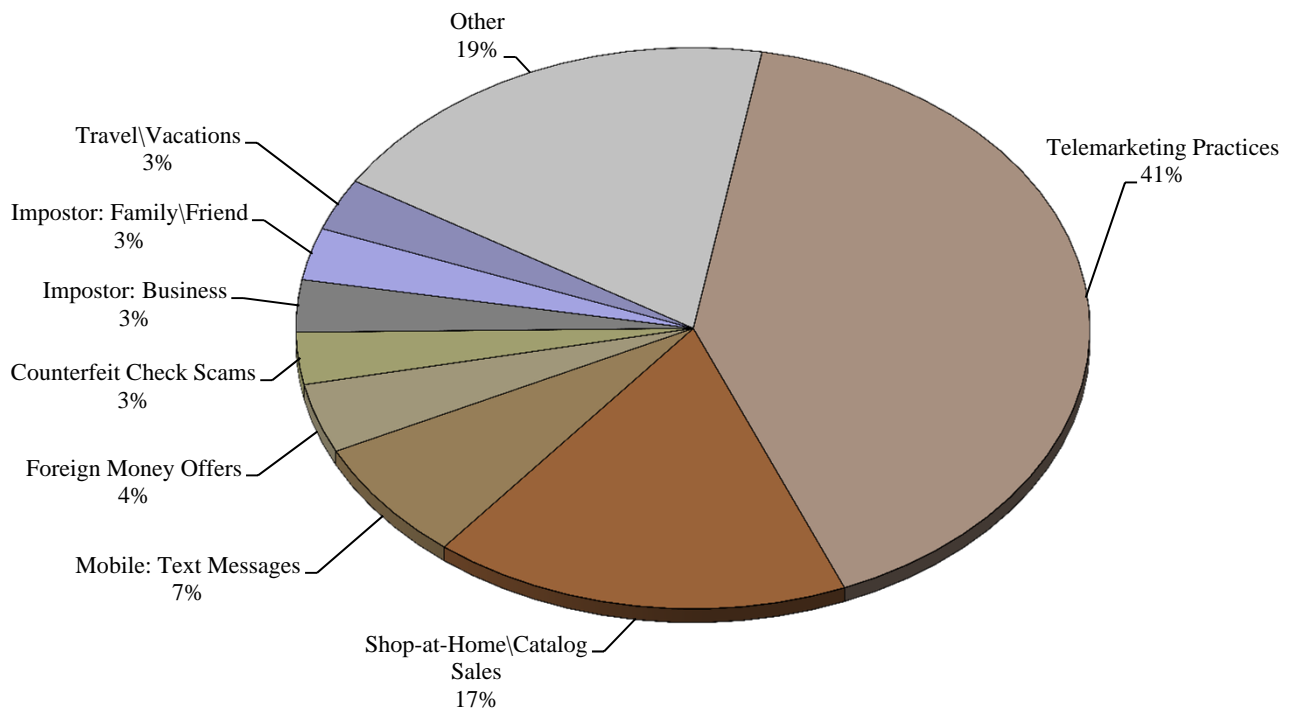
Top Products or Services for Fraud Complaints from U.S. Consumers Against Companies Located in British Columbia, Canada¹ *January 1 – December 31, 2014*



Rank	Product or Service	Complaints	Percentage
1	Telemarketing Practices	47	14%
2	Shop-at-Home\Catalog Sales	43	12%
3	Prizes\Sweepstakes\Gifts	33	9%
4	Mobile: Text Messages	22	6%
5	Internet Web Site Design\Promotion	21	6%

¹Percentages are based upon the total number of fraud complaints (348) by U.S. consumers complaining about companies in British Columbia, Canada received between January 1 and December 31, 2014. 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, Canada¹ *January 1 – December 31, 2014*



Rank	Product or Service	Complaints	Percentage
1	Telemarketing Practices	56	41%
2	Shop-at-Home\Catalog Sales	23	17%
3	Mobile: Text Messages	9	7%
4	Foreign Money Offers	6	4%
5	Counterfeit Check Scams	4	3%
6	Impostor: Business	4	3%
7	Impostor: Family\Friend	4	3%
8	Travel\Vacations	4	3%

¹Percentages are based upon the total number of fraud complaints (136) by U.S. consumers complaining about companies in Alberta, Canada received between January 1 and December 31, 2014. 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, 2014*

Rank	Company Location	Complaints	Rank	Company Location	Complaints
1	Canada	16,546	51	Israel	180
2	Nigeria	9,858	52	Kenya	166
3	United Kingdom	7,371	52	Nicaragua	166
4	China	6,487	54	Morocco	164
5	Jamaica	6,159	55	Sweden	163
6	India	5,446	56	Brazil	149
7	Mexico	4,618	57	Czech Republic	145
8	Ghana	2,816	58	Guatemala	143
9	Dominican Republic	2,509	59	Chile	119
10	Philippines	2,221	60	Lebanon	117
11	Cameroon	1,737	61	Republic of Korea	111
12	South Africa	1,252	61	Uganda	111
13	Benin	1,186	63	Senegal	105
14	Spain	1,021	64	El Salvador	91
15	France	993	65	Denmark	90
16	Russian Federation	939	66	Mali	87
17	Malaysia	854	67	Bahamas	85
18	Australia	749	68	Vietnam	83
19	Greece	738	69	Finland	81
20	Germany	723	70	Honduras	74
21	Ukraine	714	71	Argentina	73
22	United Arab Emirates	681	72	Bangladesh	68
23	Turkey	602	72	Ecuador	68
24	Netherlands	600	74	Lithuania	66
25	Cote D'Ivoire	522	74	Nepal	66
26	Costa Rica	515	76	Georgia	65
26	Ireland	515	77	Belize	63
28	Afghanistan	464	78	Austria	58
29	Italy	444	78	Cambodia	58
30	Peru	393	78	Malta	58
31	Pakistan	389	78	Qatar	58
32	Japan	384	82	Trinidad and Tobago	57
33	Switzerland	381	83	Syria	56
34	Colombia	350	84	Iraq	55
35	Cyprus	349	85	Latvia	54
36	Romania	324	85	Taiwan	54
37	Poland	284	87	Norway	52
38	Portugal	280	88	Venezuela	51
39	Thailand	279	89	Hungary	<50
40	Panama	273	90	Laos	<50
41	Togo	272	91	Serbia	<50
42	Haiti	250	92	Luxembourg	<50
43	Bulgaria	238	93	Saudi Arabia	<50
44	Egypt	235	94	Moldova	<50
45	Indonesia	221	95	British Virgin Islands	<50
46	Singapore	216	96	Sri Lanka	<50
47	New Zealand	205	97	Dominica	<50
48	Macedonia	187	98	Anguilla	<50
49	Burkina Faso	184	99	Antigua and Barbuda	<50
50	Belgium	183	100	Bermuda	<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.¹ *January 1 – December 31, 2014*

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

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	2,828
2	Prizes\Sweepstakes\Gifts	2,700
3	Telemarketing Practices	1,334
4	Employ Agencies\Job Counsel\Overseas Work	1,077
5	Advance-Fee Loans, Credit Arrangers	1,044

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

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	1,796
2	Romance Scams	1,187
3	Foreign Money Offers	962
4	Internet Auction	640
5	Lotteries\Lottery Ticket Buying Clubs	395

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

Rank	Product or Service	Complaints
1	Internet Auction	926
2	Shop-at-Home\Catalog Sales	885
3	Business Opportunities\Work-At-Home Plans	304
4	Prizes\Sweepstakes\Gifts	182
5	Foreign Money Offers	167

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

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	2,556
2	Internet Auction	523
3	Credit Cards	210
4	Telephone: Other	185
5	Impostor: Business	162

¹Complaints 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.¹ (cont'd)

January 1 – December 31, 2014

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

Rank	Product or Service	Complaints
1	Prizes\Sweepstakes\Gifts	2,716
2	Lotteries\Lottery Ticket Buying Clubs	1,584
3	Telemarketing Practices	1,170
4	Impostor: Business	547
5	Advance-Fee Loans, Credit Arrangers	326

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

Rank	Product or Service	Complaints
1	Impostor: Business	668
2	Internet Auction	410
3	Advance-Fee Loans, Credit Arrangers	370
4	Shop-at-Home\Catalog Sales	328
5	Prizes\Sweepstakes\Gifts	261

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

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	1,980
2	Foreign Money Offers	1,049
3	Shop-at-Home\Catalog Sales	414
4	Internet Auction	94
5	Travel\Vacations	81

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

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	716
2	Romance Scams	567
3	Foreign Money Offers	340
4	Internet Auction	110
5	Invest: Other	104

¹Complaints 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.¹ (cont'd)**
January 1 – December 31, 2014

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

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	566
2	Foreign Money Offers	389
3	Shop-at-Home\Catalog Sales	350
4	Romance Scams	255
5	Advance-Fee Loans, Credit Arrangers	107

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

Rank	Product or Service	Complaints
1	Romance Scams	308
2	Impostor: Family\Friend	257
3	Internet Auction	174
4	Business Opportunities\Work-At-Home Plans	170
5	Foreign Money Offers	118

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

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	778
2	Internet Auction	539
3	Impostor: Family\Friend	<20
4	Foreign Money Offers	<20
5	Advance-Fee Loans, Credit Arrangers	<20

**Top Products or Services for Fraud Complaints Reported
Against Companies Located in South Africa**

Rank	Product or Service	Complaints
1	Impostor: Family\Friend	160
2	Foreign Money Offers	97
3	Romance Scams	84
4	Internet Auction	74
5	Shop-at-Home\Catalog Sales	54

¹Complaints 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.¹ (cont'd)**
January 1 – December 31, 2014

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

Rank	Product or Service	Complaints
1	Advance-Fee Loans, Credit Arrangers	196
2	Internet Auction	178
3	Foreign Money Offers	84
4	Shop-at-Home\Catalog Sales	69
5	Lotteries\Lottery Ticket Buying Clubs	61

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

Rank	Product or Service	Complaints
1	Timeshare Sales	123
2	Property\Inheritance Tracers	96
3	Internet Auction	94
4	Prizes\Sweepstakes\Gifts	79
5	Shop-at-Home\Catalog Sales	77

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

Rank	Product or Service	Complaints
1	Internet Auction	211
2	Shop-at-Home\Catalog Sales	159
3	Business Opportunities\Work-At-Home Plans	58
4	Advance-Fee Loans, Credit Arrangers	51
5	Employ Agencies\Job Counsel\Overseas Work	38

¹Complaints 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, 2014*

Rank	Consumer Location	Complaints	Rank	Consumer Location	Complaints
1	Canada	26,921	51	Austria	113
2	United Kingdom	5,074	52	Dominican Republic	106
3	Australia	3,216	53	Czech Republic	101
4	India	2,197	54	Kuwait	99
5	France	1,668	55	Croatia	96
6	Mexico	1,306	56	Trinidad and Tobago	85
7	Italy	1,139	57	Costa Rica	81
8	Germany	883	58	Jamaica	80
9	Spain	861	59	Guatemala	67
10	Brazil	769	59	Kenya	67
11	China	752	61	Cyprus	65
12	Russian Federation	675	61	Qatar	65
13	South Africa	640	63	Bolivia	63
14	Netherlands	565	63	Kazakhstan	63
15	Philippines	469	63	Latvia	63
16	New Zealand	424	66	Mauritius	62
17	Israel	408	67	Lebanon	60
18	Colombia	384	68	Albania	56
19	Sweden	380	68	Panama	56
20	Malaysia	366	68	Slovenia	56
21	Belgium	363	71	Sri Lanka	55
21	United Arab Emirates	363	72	Lithuania	54
23	Ireland	362	72	Slovakia	54
24	Singapore	340	74	Bahamas	53
25	Turkey	336	75	Bangladesh	52
26	Saudi Arabia	299	76	Iran	51
27	Argentina	298	77	Uruguay	<50
27	Switzerland	298	78	Bahrain	<50
29	Portugal	296	79	Vietnam	<50
30	Japan	292	80	Estonia	<50
31	Pakistan	289	81	Malta	<50
32	Romania	273	82	Ghana	<50
33	Greece	265	83	Jordan	<50
34	Republic of Korea	252	84	Macedonia	<50
35	Denmark	229	85	Azerbaijan	<50
36	Nigeria	210	86	Honduras	<50
37	Ukraine	200	87	Oman	<50
38	Norway	194	88	Uganda	<50
39	Poland	181	89	Afghanistan	<50
40	Chile	180	90	El Salvador	<50
41	Finland	163	91	Armenia	<50
42	Venezuela	159	92	Moldova	<50
43	Thailand	156	93	Nicaragua	<50
44	Bulgaria	150	94	Bosnia and Herzegovina	<50
45	Indonesia	140	95	Serbia	<50
46	Peru	138	96	Belarus	<50
47	Hungary	122	97	Fiji	<50
48	Egypt	121	98	Algeria	<50
49	Ecuador	120	99	Morocco	<50
50	Taiwan	114	100	Luxembourg	<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.¹

January 1 – December 31, 2014

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

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	4,457
2	Prizes\Sweepstakes\Gifts	3,782
3	Office: Ad Space\Directory Listings	1,432
4	Employ Agencies\Job Counsel\Overseas Work	1,328
5	Internet Auction	1,318

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

Rank	Product or Service	Complaints
1	Internet Auction	493
2	Shop-at-Home\Catalog Sales	371
3	Advance-Fee Loans, Credit Arrangers	364
4	Impostor: Family\Friend	354
5	Timeshare Sales	298

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

Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	609
2	Internet Auction	546
3	Impostor: Family\Friend	112
4	Credit Cards	102
5	Travel\Vacations	81

¹Complaints 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.¹ (cont'd)**
January 1 – December 31, 2014

Top Products or Services for Fraud Complaints Reported By Consumers Located in India		
Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	175
2	Internet Information Services	46
3	Employ Agencies\Job Counsel\Overseas Work	44
4	Business Opportunities\Work-At-Home Plans	38
5	Unsolicited Email	32

Top Products or Services for Fraud Complaints Reported By Consumers Located in France		
Rank	Product or Service	Complaints
1	Shop-at-Home\Catalog Sales	344
2	Internet Auction	148
3	Telephone: Other	63
4	Impostor: Family\Friend	60
5	Credit Cards	57

¹Complaints may be coded under multiple product service codes.
Note: Consumer country names appear as reported by consumers.

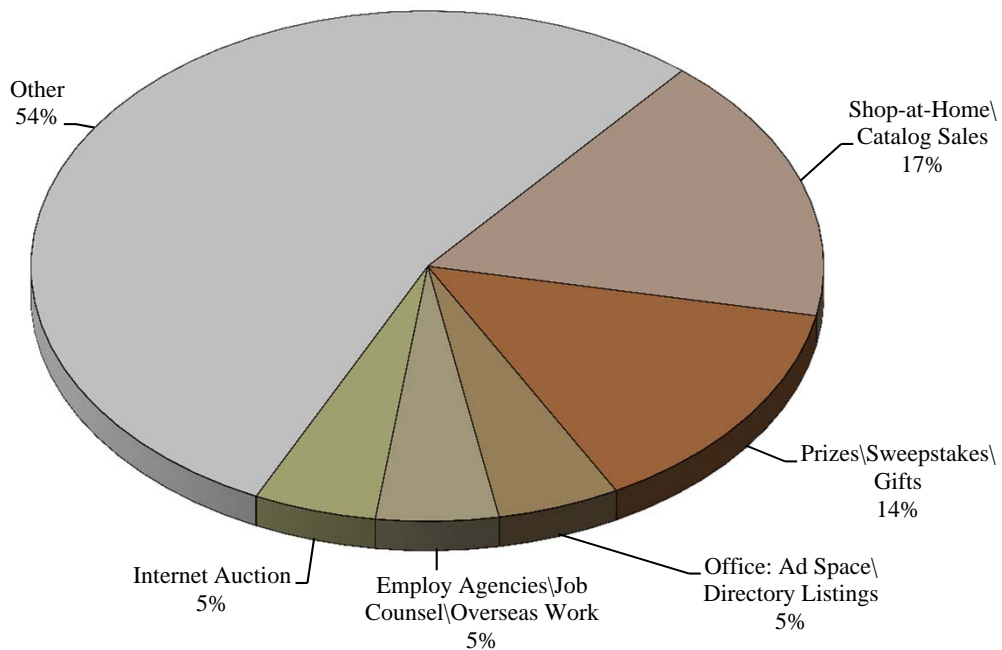
Canadian Consumer Fraud Complaints *January 1 – December 31, 2014*

No. of Complaints	Total Amount Paid Reported¹
26,921	\$44,832,172

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

Note: Forty percent (10,722) of the complaints from Canadian consumers were against companies located in the United States; \$19,791,645 amount paid was reported in these complaints.

Top Products or Services by Complaint Count²



²Percentages are based upon the total number of fraud complaints (26,921) by Canadian consumers received between January 1 and December 31, 2014.

Fraud Complaints from Consumers Located in Ontario, Canada

January 1 – December 31, 2014

Top 5 Products or Services¹

Rank	Product or Service	Complaints	Percentage ¹
1	Prizes\Sweepstakes\Gifts	1,856	20%
2	Shop-at-Home\Catalog Sales	1,660	18%
3	Employ Agencies\Job Counsel\Overseas Work	588	6%
4	Internet Auction	503	5%
5	Travel\Vacations	502	5%

¹Percentages are based on the total number of fraud complaints (9,477) received from Ontario consumers during the time period. Four percent (395) of the fraud complaints received from Ontario consumers did not include specific product service codes.

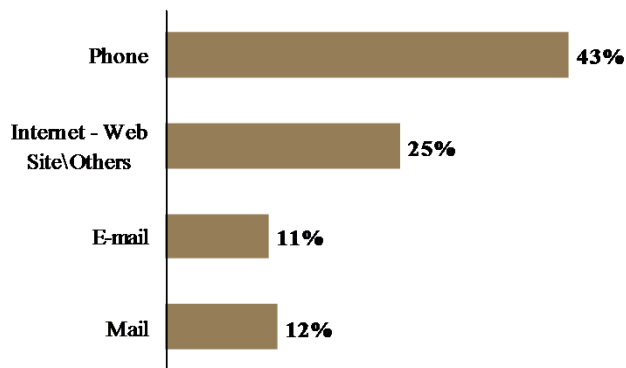
Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average ²	Median ³
9,477	5,003	53%	\$11,343,650	\$2,267	\$700

²Average amount paid is based upon the total number of complaints where amount paid was reported by Ontario consumers (5,003). The amount paid is based on complaints with reported values from \$0 to \$999,999.

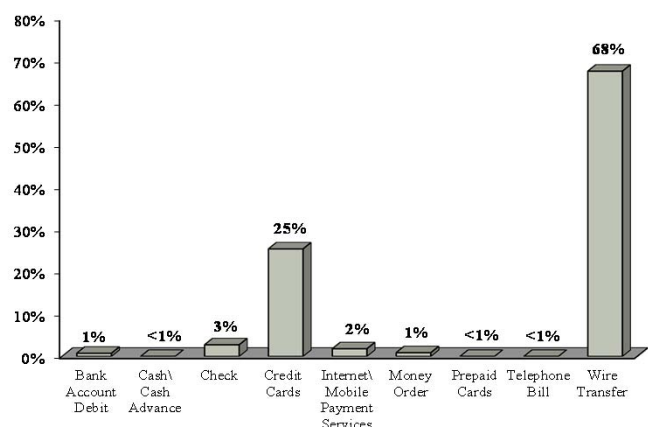
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Ontario consumers (5,592). Nine percent (494) of consumers reported other methods of initial contact. 59% of consumers reported this information.

Method of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of Ontario consumers who reported the method of payment (2,254) during the time period. 24% of consumers reported this information.

Fraud Complaints from Consumers Located in Quebec, Canada

January 1 – December 31, 2014

Top 5 Products or Services¹

Rank	Product or Service	Complaints	Percentage ¹
1	Shop-at-Home\Catalog Sales	1,157	32%
2	Office: Ad Space\Directory Listings	349	10%
3	Internet Auction	328	9%
4	Impostor: Family\Friend	241	7%
5	Advance-Fee Loans, Credit Arrangers	230	6%

¹Percentages are based on the total number of fraud complaints (3,597) received from Quebec consumers during the time period. Three percent (101) of the fraud complaints received from Quebec consumers did not include specific product service codes.

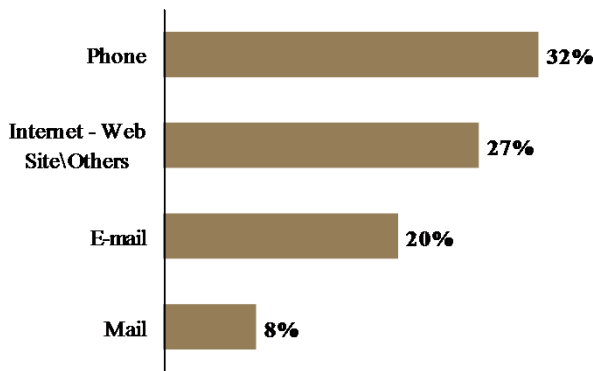
Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average ²	Median ³
3,597	2,171	60%	\$7,535,280	\$3,471	\$627

²Average amount paid is based upon the total number of complaints where amount paid was reported by Quebec consumers (2,171). The amount paid is based on complaints with reported values from \$0 to \$999,999.

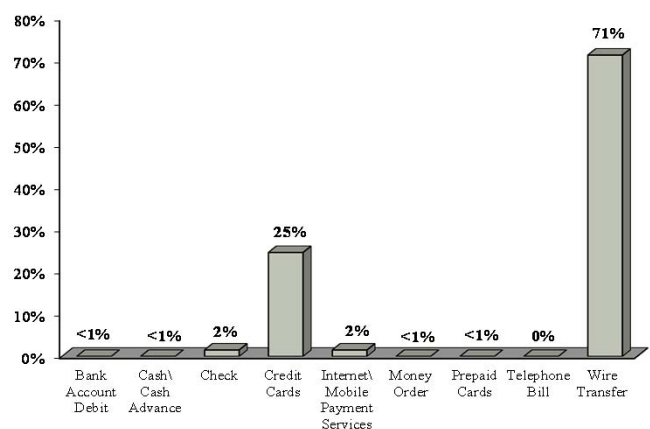
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Quebec consumers (2,315). Thirteen percent (312) of consumers reported other methods of initial contact. 64% of consumers reported this information.

Method of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of Quebec consumers who reported the method of payment (1,247) during the time period. 35% of consumers reported this information.

Fraud Complaints from Consumers Located in Alberta, Canada

January 1 – December 31, 2014

Top 5 Products or Services¹

Rank	Product or Service	Complaints	Percentage ¹
1	Prizes\Sweepstakes\Gifts	540	16%
2	Shop-at-Home\Catalog Sales	523	15%
3	Auto: Sales – New	372	11%
4	Office: Ad Space\Directory Listings	242	7%
5	Travel\Vacations	218	6%

¹Percentages are based on the total number of fraud complaints (3,434) received from Alberta consumers during the time period. Four percent (154) of the fraud complaints received from Alberta consumers did not include specific product service codes.

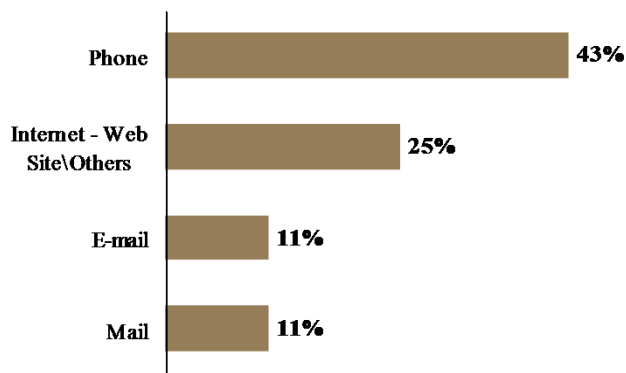
Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average ²	Median ³
3,434	1,708	50%	\$4,798,648	\$2,810	\$740

²Average amount paid is based upon the total number of complaints where amount paid was reported by Alberta consumers (1,708). The amount paid is based on complaints with reported values from \$0 to \$999,999.

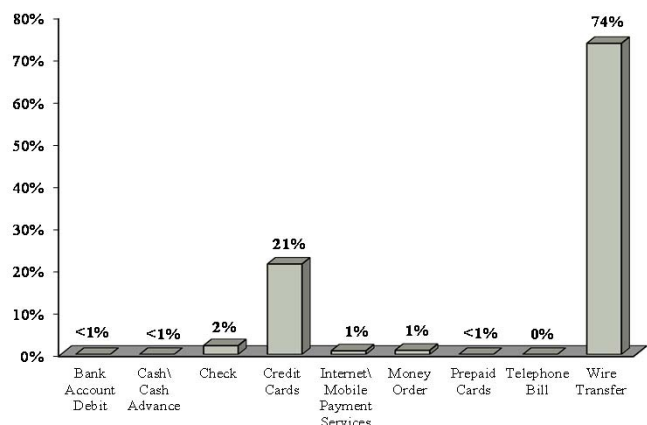
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by Alberta consumers (1,822). Nine percent (167) of consumers reported other methods of initial contact. 53% of consumers reported this information.

Method of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of Alberta consumers who reported the method of payment (817) during the time period. 24% of consumers reported this information.

Fraud Complaints from Consumers Located in British Columbia, Canada January 1 – December 31, 2014

Top 5 Products or Services¹

Rank	Product or Service	Complaints	Percentage ¹
1	Shop-at-Home\Catalog Sales	449	13%
2	Prizes\Sweepstakes\Gifts	447	13%
3	Auto: Sales – New	206	6%
4	Office: Ad Space\Directory Listings	200	6%
5	Travel\Vacations	197	6%

¹Percentages are based on the total number of fraud complaints (3,364) received from British Columbia consumers during the time period. Seven percent (243) of the fraud complaints received from British Columbia consumers did not include specific product service codes.

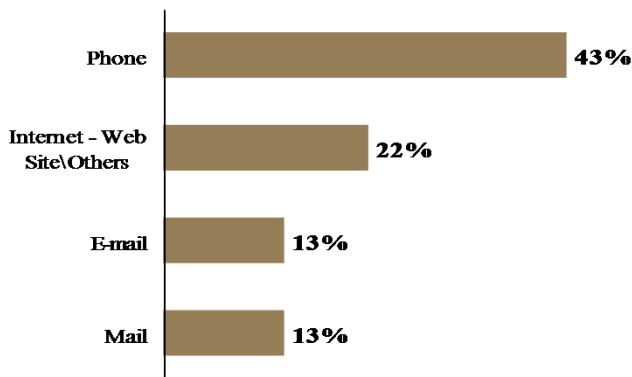
Reported Amount Paid

Complaint Count		Percentage Reporting Amount Paid	Amount Paid		
Total	Reporting Amount Paid		Reported	Average ²	Median ³
3,364	1,502	45%	\$5,142,524	\$3,424	\$732

²Average amount paid is based upon the total number of complaints where amount paid was reported by British Columbia consumers (1,502). The amount paid is based on complaints with reported values from \$0 to \$999,999.

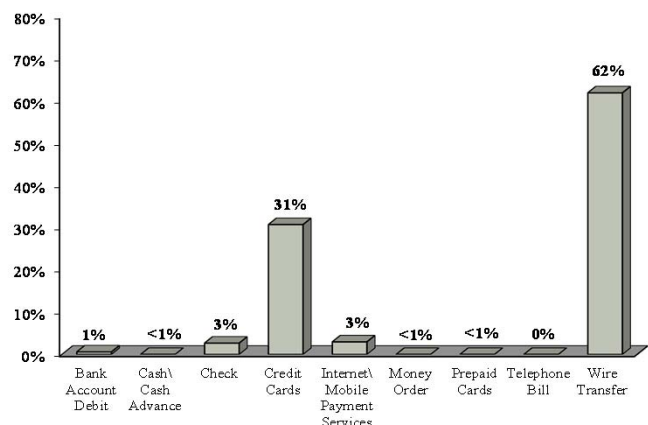
³Median is the middle number in a set of numbers so that half the numbers have values that are greater than the median and half have values that are less. Calculation of the median excludes complaints with amount paid reported as \$0.

Company's Method of Contacting Consumers⁴



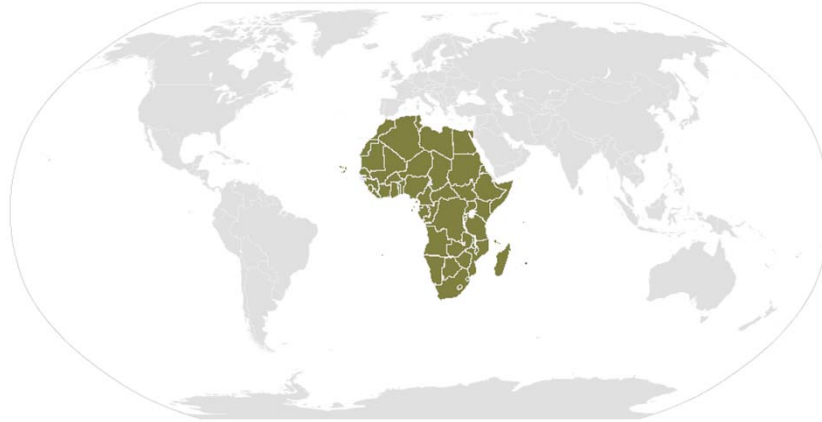
⁴Percentages are based on the total number of fraud complaints where company's method of initial contact was reported by British Columbia consumers (1,647). Eight percent (137) of consumers reported other methods of initial contact. 49% of consumers reported this information.

Method of Payment Reported by Consumers⁵



⁵Percentages are based on the total number of British Columbia consumers who reported the method of payment (673) during the time period. 20% of consumers reported this information.

Top Products or Services in All Complaints Reported Against Companies Located in Africa¹ *January 1 – December 31, 2014*

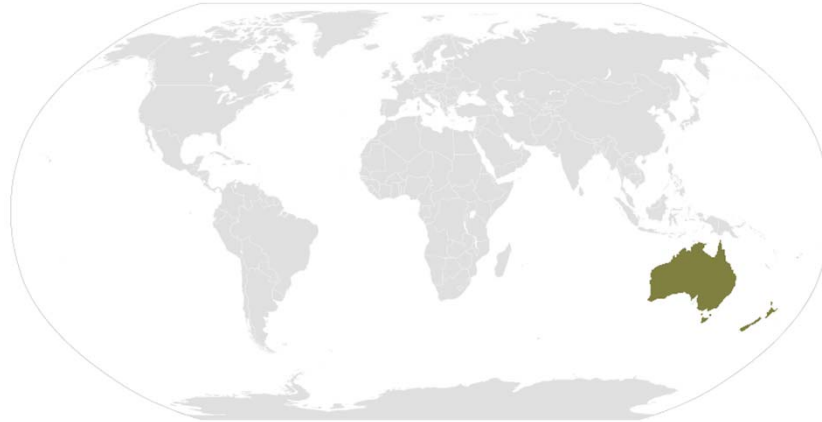


Product or Service	Complaints
Impostor: Family\Friend	3,140
Internet Auction	1,961
Romance Scams	1,957
Foreign Money Offers	1,635
Shop-at-Home\Catalog Sales	1,416
Advance-Fee Loans, Credit Arrangers	683
Lotteries\Lottery Ticket Buying Clubs	535
Invest: Other	456
Prizes\Sweepstakes\Gifts	378
Housing	325
Business Opportunities\Work-At-Home Plans	290
Employ Agencies\Job Counsel\Overseas Work	129
Impostor: Business	108
Impostor: Government	87
Unsolicited Email	81
Counterfeit Check Scams	58
Charitable Solicitations	54
Internet Information Services	48
Property\Inheritance Tracers	43
Telemarketing Practices	39

¹“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 Zealand¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Shop-at-Home\Catalog Sales	75
Prizes\Sweepstakes\Gifts	44
Internet Auction	40
Computers: Equipment\Software	32
Internet Access Services	29
Internet Information Services	24
Employ Agencies\Job Counsel\Overseas Work	24
Impostor: Business	22
Business Opportunities\Work-At-Home Plans	<20
Unsolicited Email	<20
Telemarketing Practices	<20
Credit Cards	<20
Internet Web Site Design\Promotion	<20
Home Furnishings	<20
Invest: Other	<20
Counterfeit Check Scams	<20
Health Care: Other Products\Supplies	<20
Cars	<20
Impostor: Government	<20
Romance Scams	<20

¹Includes 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 Caribbean¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Prizes\Sweepstakes\Gifts	2,736
Lotteries\Lottery Ticket Buying Clubs	1,595
Telemarketing Practices	1,270
Impostor: Business	563
Advance-Fee Loans, Credit Arrangers	332
Foreign Money Offers	226
Impostor: Government	144
Impostor: Family\Friend	140
Invest: Other	80
Internet Auction	77
Shop-at-Home\Catalog Sales	57
Third Party Debt Collection	54
Romance Scams	40
Mobile: Text Messages	36
Counterfeit Check Scams	31
Mobile: Other	27
Grants: Non-Educational	27
Business Opportunities\Work-At-Home Plans	23
Telephone: Other	<20
Internet Information Services	<20

¹“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 the Republic of Korea¹

January 1 – December 31, 2014

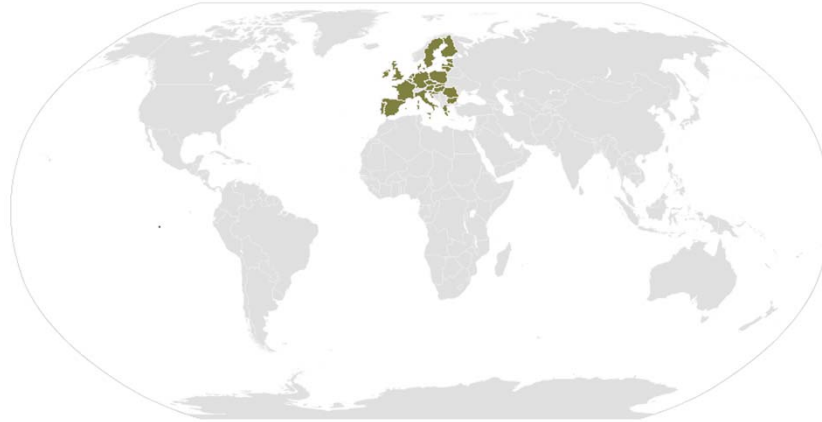


Product or Service	Complaints
Shop-at-Home\Catalog Sales	2,635
Internet Auction	537
Computers: Equipment\Software	396
Credit Cards	222
Telephone: Other	196
Impostor: Business	170
Employ Agencies\Job Counsel\Overseas Work	92
Jewelry\Watches	92
Home Appliances	85
Internet Access Services	84
Property\Inheritance Tracers	75
Children's Products	69
Business Opportunities\Work-At-Home Plans	58
Banks	52
Health Care: Other Products\Supplies	49
Cars	47
Unsolicited Email	46
Internet Information Services	40
Counterfeit Check Scams	38
Romance Scams	38

¹Includes complaints where consumers reported the company country location as China, Japan, or the 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 States¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Internet Auction	1,753
Shop-at-Home\Catalog Sales	1,601
Business Opportunities\Work-At-Home Plans	584
Prizes\Sweepstakes\Gifts	575
Impostor: Family\Friend	520
Office: Ad Space\Directory Listings	383
Foreign Money Offers	375
Television (Programming and Advertisements)	331
Employ Agencies\Job Counsel\Overseas Work	322
Impostor: Business	285
Internet Information Services	271
Lotteries\Lottery Ticket Buying Clubs	267
Invest: Other	257
Property\Inheritance Tracers	243
Computers: Equipment\Software	222
Timeshare Sales	207
Travel\Vacations	192
Advance-Fee Loans, Credit Arrangers	183
Unsolicited Email	176
Romance Scams	175

¹“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, the Netherlands, Poland, Portugal, Romania, Slovakia, Slovenia, Spain, Sweden or the 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 America¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Impostor: Family\Friend	2,990
Foreign Money Offers	1,636
Shop-at-Home\Catalog Sales	960
Lotteries\Lottery Ticket Buying Clubs	363
Romance Scams	307
Prizes\Sweepstakes\Gifts	283
Internet Auction	245
Advance-Fee Loans, Credit Arrangers	235
Impostor: Government	141
Telemarketing Practices	136
Travel\Vacations	120
Employ Agencies\Job Counsel\Overseas Work	115
Impostor: Business	99
Business Opportunities\Work-At-Home Plans	94
Timeshare Sales	91
Invest: Other	83
Unsolicited Email	47
Timeshare Resales	34
Third Party Debt Collection	30
Mobile: Other	27

¹“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 East¹ *January 1 – December 31, 2014*

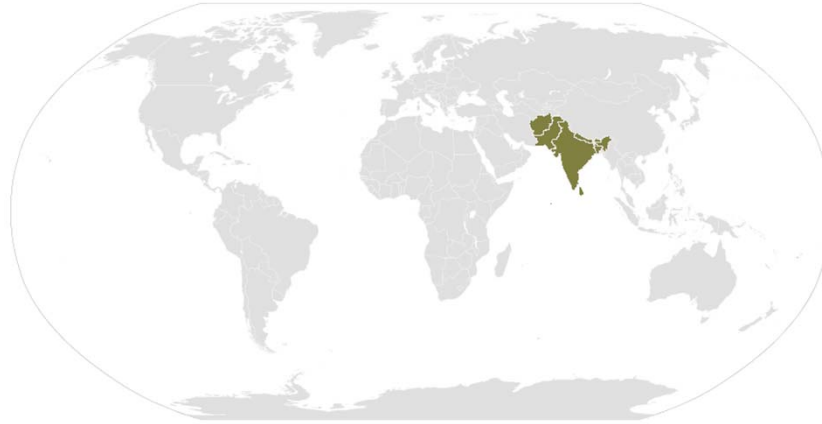


Product or Service	Complaints
Internet Auction	215
Impostor: Family\Friend	164
Shop-at-Home\Catalog Sales	104
Foreign Money Offers	103
Romance Scams	103
Business Opportunities\Work-At-Home Plans	87
Lotteries\Lottery Ticket Buying Clubs	68
Employ Agencies\Job Counsel\Overseas Work	53
Impostor: Business	52
Office: Ad Space\Directory Listings	43
Prizes\Sweepstakes\Gifts	40
Invest: Other	34
Counterfeit Check Scams	31
Internet Information Services	23
Unsolicited Email	23
Advance-Fee Loans, Credit Arrangers	<20
Computers: Equipment\Software	<20
Travel\Vacations	<20
Telemarketing Practices	<20
Credit Cards	<20

¹“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 Asia¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Impostor: Business	694
Internet Auction	471
Advance-Fee Loans, Credit Arrangers	411
Shop-at-Home\Catalog Sales	400
Prizes\Sweepstakes\Gifts	281
Telemarketing Practices	272
Lotteries\Lottery Ticket Buying Clubs	252
Internet Information Services	224
Spyware\Adware\Malware	209
Computers: Equipment\Software	189
Invest: Other	158
Foreign Money Offers	155
Impostor: Government	139
Impostor: Family\Friend	100
Romance Scams	81
Business Opportunities\Work-At-Home Plans	79
Internet Access Services	61
Grants: Non-Educational	57
Employ Agencies\Job Counsel\Overseas Work	56
Unsolicited Email	43

¹“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 Asia¹ *January 1 – December 31, 2014*



Product or Service	Complaints
Romance Scams	430
Impostor: Family\Friend	351
Shop-at-Home\Catalog Sales	285
Internet Auction	259
Foreign Money Offers	188
Business Opportunities\Work-At-Home Plans	173
Lotteries\Lottery Ticket Buying Clubs	137
Prizes\Sweepstakes\Gifts	91
Housing	91
Employ Agencies\Job Counsel\Overseas Work	91
Impostor: Business	67
Invest: Other	62
Advance-Fee Loans, Credit Arrangers	61
Counterfeit Check Scams	49
Computers: Equipment\Software	30
Impostor: Government	29
Internet Information Services	27
Telephone: Other	22
Telemarketing Practices	<20
Property\Inheritance Tracers	<20

¹“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, 2014*

Consumer Location	Complaints
United States	8,749
Australia	2,036
France	1,236
United Kingdom	719
Spain	461
Canada	426
India	297
Brazil	283
Israel	277
Belgium	172

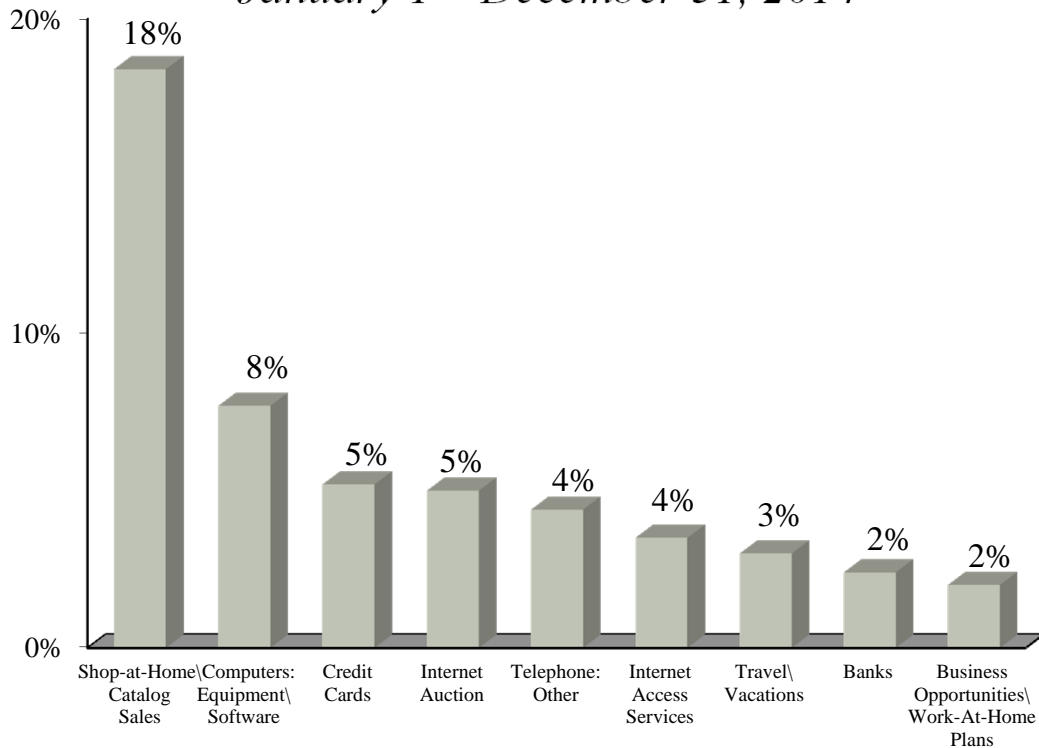
Company Location	Complaints
China	3,647
United States	3,405
United Kingdom	1,123
India	382
Spain	276
Australia	244
France	228
Germany	219
Canada	179
Cyprus	146

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 Complaints¹

January 1 – December 31, 2014



¹Percentages are based on the 17,793 econsumer complaints received from January 1 to December 31, 2014.

Top Products or Services for Econsumer Complaints

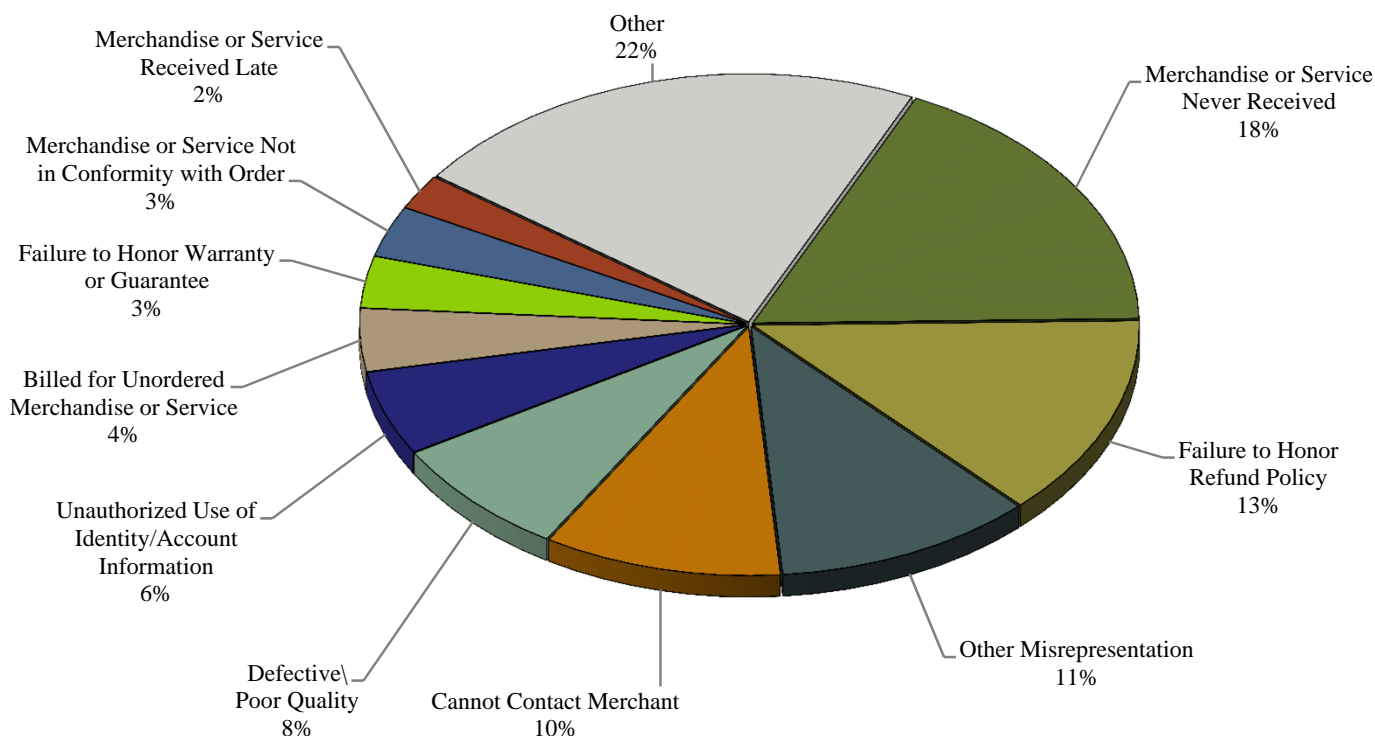
Calendar Years 2012 through 2014

Product or Service	CY-2012		CY-2013		CY-2014	
	Complaints	Percentages ²	Complaints	Percentages ²	Complaints	Percentages ²
Shop-at-Home\Catalog Sales	3,758	16.7%	3,459	14.8%	3,281	18.4%
Computers: Equipment\Software	1,397	6.2%	1,545	6.6%	1,372	7.7%
Credit Cards	1,299	5.8%	1,072	4.6%	925	5.2%
Internet Auction	1,171	5.2%	1,575	6.7%	894	5.0%
Telephone: Other	941	4.2%	922	3.9%	774	4.4%
Internet Access Services	730	3.2%	805	3.4%	628	3.5%
Travel\Vacations	504	2.2%	517	2.2%	539	3.0%
Banks	779	3.5%	627	2.7%	429	2.4%
Business Opportunities\Work-At-Home Plans	361	1.6%	478	2.0%	383	2.2%
Timeshare Sales	759	3.4%	435	1.9%	349	2.0%
Cars	378	1.7%	417	1.8%	339	1.9%
Health Care: Other Products\Supplies	490	2.2%	614	2.6%	337	1.9%
Invest: Other	190	0.8%	265	1.1%	298	1.7%
Jewelry\Watches	382	1.7%	608	2.6%	296	1.7%

²Percentages are based on the total number of econsumer complaints reported in each time period: CY-2012 = 22,569; CY-2013 = 23,436; and CY-2014 = 17,793.



Top Alleged Law Violations for Econsumer Complaints¹ January 1 – December 31, 2014



¹Percentages are based on the 23,608 econsumer law violations reported from January 1 to December 31, 2014. One complaint may have multiple law violations.

Top Alleged Law Violations for Econsumer Complaints Calendar Years 2012 through 2014

Law Violation	CY-2012		CY-2013		CY-2014	
	Complaints ²	Percentages ³	Complaints ²	Percentages ³	Complaints ²	Percentages ³
Merchandise or Service Never Received	4,166	14.5%	4,864	16.4%	4,206	17.8%
Failure to Honor Refund Policy	2,863	10.0%	3,248	11.0%	3,111	13.2%
Other Misrepresentation	5,158	17.9%	5,691	19.2%	2,568	10.9%
Cannot Contact Merchant	2,268	7.9%	2,435	8.2%	2,360	10.0%
Defective/Poor Quality	2,001	7.0%	1,886	6.4%	1,852	7.8%
Unauthorized Use of Identity/Account Information	1,402	4.9%	1,200	4.1%	1,297	5.5%
Billed for Unordered Merchandise or Service	1,261	4.4%	1,088	3.7%	967	4.1%
Failure to Honor Warranty or Guarantee	785	2.7%	830	2.8%	794	3.4%
Merchandise or Service Not in Conformity with Order	844	2.9%	822	2.8%	788	3.3%
Merchandise or Service Received Late	545	1.9%	649	2.2%	542	2.3%

²Number of complaints reporting each alleged 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-2012 = 22,569; CY-2013 = 23,436; and CY-2014 = 17,793.

³Percentages are based on the total number of alleged econsumer law violations reported in each time period: CY-2012 = 28,750; CY-2013 = 29,621; and CY-2014 = 23,608. 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



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.

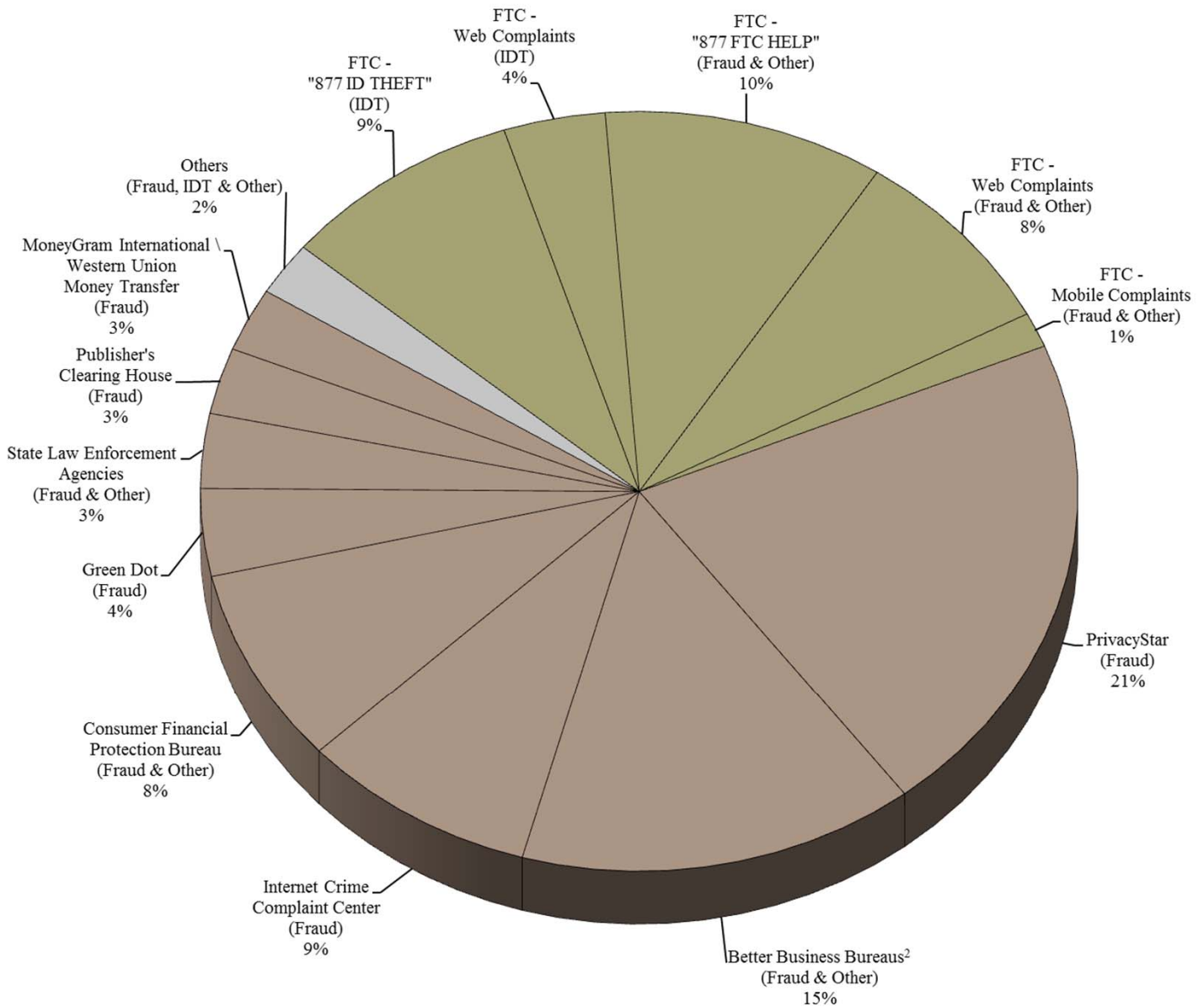
www.FTC.gov/idtheft



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, 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. In 2014, consumer protection law enforcers from 32 nations participated in the econsumer.gov network.

www.econsumer.gov

Appendix A2: Consumer Sentinel Network Major Data Contributors¹ January 1 – December 31, 2014



¹Percentages are based on the total number of Consumer Sentinel Network complaints (2,582,851) received between January 1 and December 31, 2014. The type of complaints provided by the organization is indicated in parentheses.

²For 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, 2014

Data Contributors	CY - 2012		CY - 2013		CY - 2014	
	Complaints	Percentages ¹	Complaints	Percentages ¹	Complaints	Percentages ¹
FTC - "877 ID THEFT"	260,982	12%	199,648	9%	229,825	9%
FTC - Web Complaints IDT	87,265	4%	71,728	3%	96,873	4%
FTC - "877 FTC HELP" (Fraud & Other)	253,316	12%	220,185	10%	267,735	10%
FTC - Web Complaints (Fraud & Other)	264,575	13%	210,907	10%	210,072	8%
FTC - Mobile Complaints (Fraud & Other) ²	-	-	-	-	38,517	1%
PrivacyStar	151,801	7%	246,498	11%	540,198	21%
Better Business Bureaus ³	402,567	19%	445,245	20%	377,871	15%
Internet Crime Complaint Center	264,896	13%	246,710	11%	225,037	9%
Consumer Financial Protection Bureau	84,127	4%	149,624	7%	217,009	8%
Green Dot	17,334	1%	91,814	4%	96,142	4%
State Law Enforcement Agencies	78,975	4%	87,993	4%	81,842	3%
Ohio Attorney General	19,609	1%	18,032	1%	15,290	1%
Washington Attorney General	11,312	1%	11,789	1%	11,275	<1%
California Attorney General	4,194	<1%	11,239	1%	9,715	<1%
North Carolina Department of Justice	17,277	1%	16,360	1%	8,525	<1%
Massachusetts Attorney General	-	-	62	<1%	7,514	<1%
Maine Attorney General	-	-	4,815	<1%	6,755	<1%
Indiana Attorney General	4,612	<1%	5,081	<1%	4,670	<1%
Oregon Department of Justice	7,763	<1%	5,557	<1%	4,498	<1%
Michigan Attorney General	4,969	<1%	4,166	<1%	4,028	<1%
Tennessee Division of Consumer Affairs	2,331	<1%	3,077	<1%	2,504	<1%
Iowa Attorney General	309	<1%	2,339	<1%	1,832	<1%
Colorado Attorney General	975	<1%	829	<1%	1,237	<1%
South Carolina Department of Consumer Affairs	2,962	<1%	757	<1%	935	<1%
Idaho Attorney General	1,172	<1%	855	<1%	650	<1%
Hawaii Office of Consumer Protection	55	<1%	83	<1%	620	<1%
Montana Department of Justice	379	<1%	730	<1%	538	<1%
Mississippi Attorney General	652	<1%	515	<1%	452	<1%
Nevada Attorney General	60	<1%	264	<1%	423	<1%
Alaska Attorney General	344	<1%	295	<1%	257	<1%
Louisiana Attorney General	-	-	1,148	<1%	124	<1%
Publisher's Clearing House	50,468	2%	56,653	3%	72,733	3%
MoneyGram International ⁴ \ Western Union Money Transfer	64,848	3%	65,935	3%	70,057	3%
MoneyGram International	20,192	1%	38,253	2%	41,017	2%
Western Union Money Transfer	44,656	2%	27,682	1%	29,040	1%
Others	64,974	3%	57,831	3%	58,940	2%
U.S. Department of the Treasury, Internal Revenue Service	365	<1%	635	<1%	22,136	1%
Canadian Anti-Fraud Centre	21,505	1%	17,272	1%	11,385	<1%
National Fraud Information Center	5,825	<1%	6,798	<1%	9,413	<1%
Lawyers' Committee for Civil Rights	11,128	1%	10,930	1%	5,000	<1%
Identity Theft Assistance Center	20,448	1%	17,741	1%	4,885	<1%
Canada Competition Bureau	3,975	<1%	2,477	<1%	1,750	<1%
U.S. Department of Veterans Affairs	-	-	-	-	1,512	<1%
Los Angeles County Department of Consumer Affairs	815	<1%	726	<1%	926	<1%
Financial Fraud Enforcement Task Force	216	<1%	629	<1%	671	<1%
U.S. Department of Defense	-	-	16	<1%	313	<1%
Privacy Rights Clearinghouse	252	<1%	126	<1%	261	<1%
U.S. Department of Education	46	<1%	59	<1%	210	<1%
U.S. Senate Special Committee on Aging	-	-	107	<1%	191	<1%
Iowa Clinton County Sheriff's Office	3	<1%	40	<1%	154	<1%
U.S. Department of Health and Human Services	-	-	124	<1%	38	<1%
Other Data Contributors	396	<1%	151	<1%	95	<1%

¹Percentages are based on the total number of CSN complaints: CY-2012 = 2,112,861; CY-2013 = 2,174,563; and CY-2014 = 2,582,851.

²FTC - Mobile Complaint Assistant was activated in CY-2014.

³For a list of Better Business Bureaus contributing to the Consumer Sentinel Network, see Appendix A4.

⁴MoneyGram International provides the FTC certain types of complaints that Western Union does not, such as complaints from consumers outside the United States and information about additional transactions that MoneyGram has linked to a consumer fraud complaint after investigating the transaction and contacting the sender.

Appendix A4: Consumer Sentinel Network Better Business Bureau Data Contributors *January 1 – December 31, 2014*

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