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CONSUMER AFFAIRS COMMISSIONER JONATHAN MINTZ WARNS AGAINST CAR SWEEPSTAKES SCAMS

Forget the "Dash for Cash" or the "Real Pot of Gold" scratch-off cards showing up in your mailbox - those winning car offers are likely taking you for a ride. That was the message today when NYC Department of Consumer Affairs (DCA) Commissioner Jonathan Mintz announced the agency will be looking into possible violations for deceptive practices and issued a warning to consumers urging them not to fall for the lure that they have won a car and cash.

"Even if it looks like you were lucky enough to win, it's easy to get taken for a ride with this one," said Commissioner Mintz. "Scratch-off tickets that come in the mail with catchy names and big promises of winning cars and cash can grab your attention, but unfortunately are invitations that won't pay off. Most of these promotions just want to lure consumers into purchasing a car, and can be an expensive gamble. Avoid the offer, and call us at 311 if you get one in the mail."

The scratch-off promotions have popped up in mailboxes of New York City residents, with many dealerships using similar games. The scratch-offs give the impression that you've won a new car, only to lure you to the dealership where you find out there are conditions, or that the winning cash prize goes towards the purchase of a car. The DCA has received tips from the media as well as consumers, and is investigating possible violations.

In the meantime, Commissioner Mintz highlighted promotions to keep an eye out for. "DASH FOR CASH," "IT'S A REAL...POT OF GOLD," and "FUN IN THE SUN" boasts the chance to win a car. After scratching off three matching symbols (i.e. three car keys) you are deemed a "Guaranteed Winner." Prizes range from a new vehicle to \$20,000 in cash, vacations, and more.

For consumers in the market for a new car, heed the following tips:

- **Never sign a blank agreement or a contract where you don't understand the terms.**
- **The terms and eligibility requirements for financing can be complicated.** Always check with your own financial institution - bank or credit union - for the lowest rate instead of arranging financing through a dealer.
- **If a car sale is negotiated in Spanish, the contract must also be written in Spanish.**
- **Don't be rushed into making a decision.** If the deal is legitimate, it will be available the next day.
- **Retain all copies of any contract or paperwork signed.**

The DCA licenses 55 different categories of business in New York City and enforces the City's Consumer Protection Law prohibiting deceptive practices. To file a complaint, or for a full list of tips on how to protect against false advertising and what to know

before buying a car, call 311 (or 212-NEW-YORK), or go online to the DCA website www.nyc.gov/consumers to download free copies of *False Advertising: How to Spot It and Read the Fine Print* and the *Used Car Sales Consumer Guide*.