

*Protecting Wisconsin Consumers for 75 Years*

## Vacation offers

Vacation promotions offering trips to tropical paradises, exotic cruises, gambling trips, or exciting locations are made through mailings, telephone calls, media advertisements, websites, or emails. Unfortunately, consumers usually find out the hard way that they have been provided a vacation certificate or voucher rather than a free vacation.

A vacation certificate or voucher is usually just a piece of paper with no value outside of the business's solicitation. In most cases the promoter uses the certificate or voucher as a sales gimmick to get you to make a purchase, attend a sales presentation, or commit to a membership contract.

For example, you might receive an authentic looking check for \$1,200. When you call the promoter to redeem your money, the promoter may inform you that in order to validate your vacation certification, there are requirements such as attending a sales seminar or joining a vacation club. The promoter may entice you to a seminar with offers of prizes, or to "validate" your vacation certificate, but these are just opportunities to sell you more services of questionable value. Consumers

who attend such presentations may find themselves pressured to pay processing fees or make additional purchases in order to try and collect the certificate or voucher.

If you are offered a prize or gift for attending a sales presentation in Wisconsin, then the prize or gift must be provided to you before the sales presentation begins.

Be cautious of cashing any promotional check received. Cashing the check may commit you to join the vacation club, or incur additional costs.

Also be aware of any attempt to disguise a vacation club offer as a "travel package". A travel package, offered by a legitimate travel agent, is a package of services put together for you, with costs and an itinerary fully disclosed. This is different from a vacation certificate or voucher, which represent that they are worth part or all of a vacation, but require you to make contact (and most always pay more) to actually receive the full offer.

"Bonus coupons" or the addition of "special offers" can be another ploy to lure participants. Often times these enticements are

readily available for free to anyone visiting the vacation area.

Complaints on file show many vacation promoters misrepresent the terms and conditions of vacations, fail to give refunds, or go out of business altogether.

The number of complaints against a promoter can be found by contacting the Bureau of Consumer Protection. Caution is needed when there are no records of complaints, as many of the problem promoters frequently change their names and locations.

### Signs of a scam

A legitimate company will not ask you to pay for a prize. Do not sign for, pay, or use any part of an offer before getting all the details in writing.

The goal of many of these schemes is to obtain a deposit, signature, or partial usage of service prior to releasing the full details of the offer. Any prior action of acceptance or commitment can make cancellation more difficult even if the details were not fully disclosed. Do not rely on partial information from a post card, flyer, or verbal presentation.

Never provide credit/debit card, checking, banking or savings account information without a careful review of all written specifics and details. Financial information is needed to make a charge or withdrawal, but it is not required to verify identity or to consider a written vacation offer. If financial information is given, using a credit card provides additional protections, both against unauthorized charges and for potential chargebacks if the offer turns out to be fraudulent.

A vacation offer usually comes unexpectedly, via a “cold-call”, text, email, or mail solicitation. Before you do business with any company you do not know, call the business’s home state consumer protection agency to check on complaints. Also search online by entering the company name and the word “complaints” or “scam” and read what other people are saying.

## Full cost disclosure

Ask about all taxes, administration fees, transportation, meals, or other handling fees and expenses. Get specifics – “meals included” may mean a doughnut and cup of coffee on two of the mornings. Get everything in writing.

- Ask for a breakdown of all additional out of pocket costs or verification of items or services included at no additional costs. A “free” vacation with additional costs is not “free”.
- Ask about cancellation, refund, and rescheduling policies. Get specifics in writing, because the offer may allow the promoter to

keep some or all of any payments made.

- Ask about availability of vacation destinations and available time frame. The “catch” may be that desirable locations or rates are essentially impossible to secure.

## Special conditions

- Are you required to attend a sales presentation? If so, how many, how long are they, and for what purpose? Be prepared for high pressure and lengthy pitches on topics like timeshares, travel clubs, or other products, investments, or services.
- Another “catch” is that two people are required to travel together, but the second person’s costs are mostly or entirely excluded from the vacation offer or voucher. The second person, and their costs, subsidize the first person’s offer and earn the promoter an overall profit.

They promise a stay at a “five star” resort or cruises on a “luxury” ship. The more vague the promises, the less likely they will be true. Ask for specifics and get them in writing.

- Get restrictions in writing – travel, lodging, or other vacation offerings may be prohibited on holidays, weekends, prime tourist periods, or around other attractions or events.
- Get the exact name, address, phone number and room accommodations of the hotel

you will be staying at. Assurance of “first class” accommodations does not guarantee a good location close to other attractions or activities.

- Ask for all the details you would receive for an actual travel package, such as flight details/seat number, dates and times of meals, events, activities, check-in, check-out, ground transportation, and free time.

For more information or to file a complaint, visit our website or contact us at:

**Bureau of Consumer Protection**  
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**PO Box 8911**  
**Madison WI 53708-8911**

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