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We provide free legal aid to people with civil legal problems in western New York.

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Refunds Available for Victims of Western Union Money Wiring Scams

Were you the victim of a money wire scam? Scammers used Western Union to receive payment for promised prizes, loans, jobs, discounted products or other financial rewards that were then never given. This year, Western Union admitted to aiding and abetting wire fraud and agreed to pay a \$586 million settlement because of a joint investigation into these fraudulent practices by the Federal Trade Commission, a government agency, the Department of Justice, and the United States Postal Service. **If you used Western Union to send money to a suspected scam between January 1st, 2004 to January 19th, 2017, you may be able to receive a refund.**

The refund money comes from the settlement between the Federal Trade Commission and Western Union.

To get a refund, you must file a claim by February 12th, 2018. It is free to file a claim. If you sent money more than once to a scam, you can file a claim for each separate money transfer. Your claim will be reviewed by the Department of Justice before you are approved to get a refund, so be sure to include any proof you have of your losses or details about the scam when you file your claim.

There are two ways you can file a claim:

1. **If you have already received a claim form in the mail**, you can use your Claim ID and PIN to file at www.FTC.gov/WU. If the Department of Justice approves your claim, you should receive some money back. It could take up to a year to get a refund. The claim form should come from Gilardi & Co.
2. **If you have not received a claim form**, you can still go to www.FTC.gov/WU and file a claim. It is a good idea to include proof of your losses if you have it, but you may still be eligible if you don't. Include as many details about the scam and money transfer as possible. The Department of Justice will need to approve your claim, and if they do you should get some of your money back. Again, it may take up to a year to get the refund.

The claim form will ask for your social security number as the Department of Justice needs to make sure that you do not owe any outstanding money to the federal government. If they find that you do owe money, your refund could be reduced to pay back the federal government first.

If you do not have a social security number but you do have an ITIN, use your ITIN.

For more information, you can visit <https://www.ftc.gov/enforcement/cases-proceedings/refunds/western-union-settlement-faqs>.

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