

Getting your Money Back from Western Union

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Did you lose money to a scammer who had you pay using Western Union between January 1, 2004 and January 19, 2017? If so, you can now ask for your money back – and you have until February 12, 2018 to file your claim.

Earlier this year, we told you about the [FTC's settlement with Western Union](#), which agreed to return \$586 million to people to settle the FTC's charges that Western Union hadn't adequately protected people from fraud, and didn't properly discipline problem agents.

The US Department of Justice (DOJ) is handling the refunds – or “remission,” as they call it. Here's what you need to know:

- If you already reported your fraud loss to Western Union, the FTC, or another government agency, you might get a claim form in the mail. The forms were just mailed today and will come from Gilardi & Co, which is the company DOJ hired to handle the claims. [You can file your claim online](#) – just use the Claim ID and the PIN that are on the form you get in the mail
- If you didn't already report your loss, or you don't get a claim form in the mail, go online to file your claim. Start at [FTC.gov/WU](https://www.ftc.gov/wu) to get to the claims website.
- If you're putting in a new claim, or changing the pre-filled amount on the claim form you got in the mail, you'll be asked for documentation. Upload – or send copies of – the receipts or transfer send forms you have, and give as many details as you can remember about the transfer. If you don't have documentation, you can still complete the form and give as much information as you have. DOJ will use the information you give them to try to validate your Western Union money transfer.
- The claim forms ask for your Social Security number (SSN). That's because, before they can send you a check, DOJ is required to see whether you owe money to the US government. For that they need your SSN. That's why we're suggesting filing your claim on the [secure website](#).

You do not have to pay to get your money back. Don't pay anyone who says they can file a claim for you. And nobody will ever call you to ask for your bank account or credit card number. It's free to file your claim form, and you can only do it online or by mail. Find the claim form and the only real address that accepts claims at [FTC.gov/WU](https://www.ftc.gov/wu).

And then: patience. It will take DOJ up to a year to validate all the claims it gets and return money to people. Check [FTC.gov/WU](https://www.ftc.gov/wu) for updates.

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