



AUTO SCAMS, FRAUD & UNLAWFUL BUSINESS PRACTICES

A GUIDE FOR OREGON CONSUMERS,
WORKING FAMILIES, SENIORS
AND OLDER ADULTS



**KNOW YOUR RIGHTS
PROTECT YOURSELF**



SPOT
WARNING SIGNS



ASK THE
RIGHT QUESTIONS



PROTECT
YOURSELF



REPORT
PROBLEMS



EMPOWERING OREGON CONSUMERS.
BUILDING STRONGER COMMUNITIES.



OREGON DEPARTMENT OF
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Protect Yourself.
Know Your Rights.



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AUTO SCAMS, FRAUD & UNLAWFUL BUSINESS PRACTICES

A GUIDE FOR OREGON CONSUMERS, WORKING FAMILIES, SENIORS AND OLDER ADULTS.

Buying, leasing, financing, repairing, or towing a vehicle can be confusing and expensive. While most businesses are honest, some use pressure tactics, hidden fees, or confusing paperwork to make consumers act quickly. Knowing what to look for can help you avoid costly mistakes.

This toolkit will help you spot warning signs, ask the right questions and take simple steps to protect yourself.



WHY THIS MATTERS



In 2025, Oregon consumers submitted more than 1,200 complaints to the Oregon Consumer Advocacy Program about vehicle purchases, repairs, financing, towing and other auto-related concerns.

COMMON CONCERNS INCLUDE:

- ✓ Misleading advertising
- ✓ Hidden fees
- ✓ Financing disputes
- ✓ Repair problems
- ✓ Vehicle misrepresentation
- ✓ Towing issues

WHAT'S INSIDE



Part 1: What to Know

Understand risks, scams and your rights



Part 2: What to Watch For

Learn the warning signs



Part 3: Before, During & After

Steps to protect yourself



Part 4: Where to Get Help

Report problems and find support

📌 File a complaint or search Oregon's complaint database: oregonconsumer.gov

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PART 1: WHAT TO KNOW

Auto Scams, Fraud & unethical Business Practices



Scammers and some businesses may use confusing contracts, high-pressure sales, hidden costs or false information to get you to pay more.

What Know and Understand



Know Your Rights

You have the right to ask questions, review documents and receive copies before signing.



Understand the Deal

A vehicle purchase often includes the vehicle price, financing, trade-in, warranties and optional products. Review each one separately.



GET IT IN WRITING

Written terms are easier to verify and enforce than verbal promises.

THE THREE PARTS OF VEHICLE TRANSACTIONS

A vehicle purchase usually includes three separate transactions. Review each one carefully to spot hidden costs and understand what you are really paying for.

1 Vehicle Price



The cost of the vehicle

+

2 Financing



Interest rate, fees and loan terms

+

3 Trade-In Value



The value of your current vehicle

REMEMBER:

Look at the total amount you will pay over the life of the loan not just the monthly payment amount.



Trust Your Instincts

If someone pressures you to sign right away, **SLOW DOWN**. A legitimate business will give you time to review and answer your questions.

LEARN MORE: [Buying, Leasing and Renting a Car](#)

 **If it's not in writing, it may be hard to enforce later.**


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PART 2: WHAT TO WATCH FOR


Warning Signs





Scams and unlawful practices are not always easy to spot. Watch for these warning signs before you sign a contract, agree to financing, or authorize repairs.

 **Repairs without approval**
Work is done without your permission.


 **Blank or incomplete paperwork**
Missing information or blank spaces to fill later.


 **Verbal promises only**
Important promises are not in writing.


 **Pressure to act now**
You are rushed, told the deal won't last or not to worry about the paperwork.


 **Unexpected fees**
Hidden, surprise or last-minute charges.

 **Resists inspections**
They discourage or refuse independent inspections.

 **Loan terms change**
Terms are different after you agree.

 **Financing not fully approved**
You sign paperwork before financing is final.

 **Won't answer questions**
Staff avoid questions or give unclear answers.

 **Too good to be true**
Offers that seem unrealistic or far below market value.

REMEMBER:



- **STOP** if something feels wrong.
- **CHECK** all paperwork.
- **DOCUMENT** everything.
- **REPORT** concerns.

USE HELPFUL RESOURCES

Compare vehicle prices and reviews at:

- **Edmunds.com**
- **Kelley Blue Book (kkb.com)**

3 PART 3: BEFORE, DURING & AFTER

PROTECTING YOURSELF, YOUR FAMILY AND COMMUNITY



A few simple steps can help you avoid problems and protect your money.

BEFORE

Do Your Homework

- Research the business and read reviews.
- Screenshot the advertisements.
- Compare prices and loan options.
- Get a vehicle history report.
- Get written estimates.
- Understand warranties and service contracts.
- Be prepared to walk away.



DURING

Stay in Control

- Review all paperwork carefully.
- Verify the vehicle price, fees and loan terms.
- Ask what is optional and what happens if you decline.
- Don't sign blank or incomplete forms.
- Get copies of everything you sign.
- Understand your rights under Car Dealer Disclosure (HB3178).



AFTER

Stay Protected

- Save contracts, receipts and documents.
- Keep records of calls emails and texts.
- Monitor your loan statements.
- Document problems right away.
- Report scams, fraud or unlawful business practices.
- Know your rights under Oregon's Lemon Law.



REMEMBER:

If something feels rushed, confusing or too good to be true, **PAUSE** and **ASK** questions before moving forward.



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PART 4: WHERE TO GET HELP

Reporting Problems



i Use the guide below to help determine where to report a concern.



Before filing a complaint, Gather:

- Contracts, receipts
- Purchase Agreements
- Loan Documents
- Repair Estimates
- Photos, screenshots
- Emails, text messages
- notes with dates, names, etc.

REPORTING MATTERS



- ✓ Mediate or resolve disputes.
- ✓ Identify patterns of misconduct.
- ✓ Protect other Oregon consumers.

Scan to file a consumer complaint



Learn more at: oregonconsumer.gov or email: help@oregonconsumer.gov

WHO SHOULD I CONTACT?

I think I was misled when buying a vehicle.

Oregon DOJ

oregonconsumer.gov

Federal Trade Commission

ftc.gov

My financing or loan terms changed.

Consumer Financial Protection Bureau

consumerfinance.gov

Division of Financial Regulation

dfr.oregon.gov

I need legal advice.



Oregon State Bar

Lawyer Referral Services

[503.684.3763](tel:503.684.3763)

[1-800-452-7636](tel:1-800-452-7636)

osbar.org/public/ris

My vehicle was improperly towed.

Oregon State Board of Towing

[503.871.5481](tel:503.871.5481)

oregon.gov/sbot/Pages/default.aspx

I have a manufacturer warranty dispute.

BBB Auto Line

[1.800.955.5100](tel:1.800.955.5100)

bbb.org/autoline

I have a questions about a title or dealer licensing.

Oregon DMV Services

[503.945.5000](tel:503.945.5000)

oregon.gov/odot/dmv/pages/fraud.aspx

I need additional consumer support.

Oregon Consumer League

[971-997-2590](tel:971-997-2590)



oclactionfund.org

Oregon Consumer Justice

[503.406.3311](tel:503.406.3311)



ocj.org

AARP Fraud Watch

[1.877.908.336](tel:1.877.908.336)



Fraud Watch Network

aarp.org/fraudwatchnetwork

REMEMBER: STOP → CHECK → DOCUMENT → REPORT



You have rights.
You have options.

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