

State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

FEB 02 2015

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialist	888-856-8861	801-456-6611
Street Address		
1411 W. 1250 S., Suite 101		
City	State	Zip Code
Orem	Utah	84058
E-mail Address	Web Address (URL)	
customerservice@ibsstart.com	www.ibsstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$10,785.36-\$1000=\$9785.36	Nov. 21 2013	Citi Bank credit card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO ☐ YES ☒	Over the telephone and e-mail on Nov 21 2013	
Was the product or service advertised? If yes, give location and date		
NO ☐ YES ☒	Online as a Work from Home business but I don't remember site	

How would you like to see your complaint resolved?

I want my money back. I tried to cancel within the 3 business days by e-mail and US mail. The letter was returned (opened and tapes back) as ATTEMPTED - NOT KNOWN UNABLE TO FORWARD. I was called in response to the e-mail and told I would have to speak to their attorney. Someone saying they were the attorney called me back, I told him that I had health problems and had changed my mind, he talked me into trying for 2 months with company sending me \$1000 to make payments and then see what I thought.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

This was suppose to be a work from home business working 10 to 20 hours per week, selling an average of 10 to 15 items per week. The total cost was \$10,785.36. For this I would get help setting up business on Ebay, set up Pay-pal primer account, building a website, and help finding suppliers that would drop ship, and ways to succeed with an online business. This would work by listing items as buy it now, the cost would be cost of item to me, and about 13% fees for Ebay and Pay pal.

Some examples they gave me was 1st 6 months working 10 hrs a week would be making \$2500 and pay minimum payment to credit card or with just 20 hrs a week could make \$4000 a month and make 1 1/2 times minimum payment at a year you could be at \$6000 a month and loan paid off.

After thinking about all of this over the weekend and having a bad doctors report I decided to cancel the contract. I followed the directions on the contract to cancel. I sent an e-mail and a copy of e-mail to resend the contract and a copy of contract with cancel written on it to the address on the last page of contract. I received a call back and was told I would have to speak to an attorney to cancel the contract. An hour later a man stating he was an attorney called me back he said he didn't work for IBS just handled legal for them. He went on and on how I was making a mistake, he had put his 2 daughters in to business with them and they were doing great, loan paid off, new house, new car and lots of money. He said he could get me extra help, send me \$1000 to make more than the minimum payment for 2 months, all I needed is to find a few items to sell, to get my business up and running over the next 60 or he would take care of everything if I couldn't make a success of it. It took a day or so for him to get the \$1000 and recommitment ready. When he called me with all of the information I once again told him I didn't want to do it, he told me it was to late and I had nothing to worry about because I had the 60 day trial and they would help me.

The letter I mailed to them was returned opened then tapes and stapled back with a label that said Return to Sender Attempted - Not Known Unable To Forward.

Over the next 60 days I was having problems with my eyes due to diabetes complications and other health complications and was not able to work on the business. I had told the direct line and the guy that said he was an attorney that my doctor had said the next few months would be really bad. Every time I got a call from someone associated with IBS I ask them to have Mr. Scott Kaufman or whoever was the direct line or the attorney to call me back, I needed to talk to them. After the first month every call was asking for more money, money to setup website, \$500 to \$1500 to set up Doba for shipping, and on and on. I told each and everyone that ask for money that I did not have 1 more penny for anybody.

I sent e-mails to their customer service requesting them to contact me and never got a response.

The only names I have from all of this is John Cruze, Scott Kaufman and a coach Spencer.

I paid them over \$10,000 and have nothing to show for it. I feel they took advantage of me, I had just lost my Mother in law, been laid off from my job after 34 years, having health problems, really scared on how I was going to pay for insurance and keep my house, my husband was my Mother in laws care giver so we had no income. I am not old enough to draw SS yet. They knew all of this and said they would help. Please help me in any way you can.

Please let me know if you need anything else

CONTINUE ON A SEPARATE PAGE IF NECESSARY

PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks – front and back, correspondence, etc.) DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE

DATE: 1-21-2015

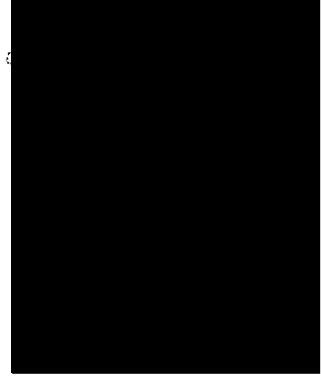
15-1240

Office of Arizona Attorney General

Mark Brnovich
Consumer Complaint Form

RECEIVED

Submitted by: JAN 18 2015



CPA/CIC

Full Name
Street Address.
City, State.
Zip Code
Phone
Best Number to Call During
Day
E-mail Address

Statistics of Complaint

Age Over the age of 60
Veteran Status
Where did you hear about us

Subject of the Complaint

Party/Firm/Business
Internet Business Specialists
1178 Brickyard Road
Salt Lake City, Utah
84106
888-856-8861
accountrelations@lbsstart.com
www.lbsstart.com

Details of Complaint

May we send a copy of this complaint to the person or firm you are complaining against?
Yes

Please explain the entire circumstances surrounding your complaint below
Internet Business Specialists
11650 S State St STE 240
Draper, Ut 84020

On July 20, 2013 I paid \$10,985.36 to Internet Business Specialists after I was contacted by phone by Scott Kaufman the director of Internet Business Specialists. I had filled out an online form to make money at home thru onlineincomesolutions.com and then Mr Kaufman called me. After asking me a lot of person questions about what I wanted the money for and how much I hoped to make each month he said they would teach me how to sell on eBay and later get a website. That success begins with research and they would teach me how to do it correctly, which products are searched for the most etc. I would get 22 weeks of coaching and unlimited support, Lister Labs eBay Software and eBay Professional Research Software. Then after the 22 week period was up I could contact them only by email or live chat, but couldn't talk to them over the telephone for just the next 6 months. I still would have access to their eLibrary that has information and videos to watch and Live Webinars.

I then purchased the following

Products Included

Level Three Package

Unlimited Access to eLibrary Videos, and Live Webinars from Industry Experts

22 Weeks Personal Training and Unlimited Access to Advisor Team Every Week

Lister Labs eBay Software for eBay Auctions, List eBay Items Correctly for Maximum Profits

eBay Professional Research Software for In-Depth eBay Product Research

Mr Kaufman gave me a lot of statistics about how many people buy and sell products on eBay, gave examples of certain products like 1 cell phone is sold every 7 seconds etc. He told me the Tuition was 100% tax deductible and that they had been doing this for 12 years, had gone thru the trial & errors so I wouldn't have too. I needed 10 hours minimum each week to devote to the business. He said they had lots of clients that had become very successful doing this and if I followed their training I could be one too. I need more money than I get each month with Social Security to get by and live comfortably. I told Mr Kaufman I wanted to pay off my credit cards, buy a used RV, help a few of my friends who are worse off than me, and go on a couple nice vacations. He asked me how much I wanted to make and I told him I would like to make at least an extra \$1,000.00 per month during the first year, \$2,000.00 extra per month during the second year and \$3,000.00 per month during the third year. Mr Kaufman projected I could make an extra \$3,000.00 to \$7,000.00 per month. So I decided to go with them. I was not told the price or the name "Internet Business Specialists" until the very end and then I had to check my credit cards to see if I enough credit to put the charges on my cards. I did and signed the papers electronically and they then emailed me the receipt telling me their name "Internet Business Specialists" what I purchased and the Software Access and Marketing Company Services Agreement with a list of Definitions and Disclosures and I could cancel everything within 3 days.

Under Definitions number 2 was E-Commerce Software' and stated E-Commerce software refers to software which will allow Client to place its business on the Internet. Said software includes tools which will assist the Client in analyzing its site and search engine optimization assistance. If this meant they were going to develop a Website for me this did not happen! I was contacted by Ignite Web Service affiliated with them in December 2013 and paid Ignite \$10,750.00 to set up a website for me. I don't think I needed Search engine optimization assistance unless I had a website. I may have been charged for a website from both parties!!

I was assigned a coach and he did call me once a week for 22 weeks and gave me

assignments and answered my questions He did call me on time and seemed knowledgeable and taught me how to sell items on eBay. I could call in at other times during the week and talk to the coaching team if I had questions I was told to watch the videos on the eLibrary and sign up for the Live Webinars which I did I am still selling on eBay and I feel I was taught correctly about selling on eBay, but that is all I feel I got for my \$10,985 36

I don't know what the Lister Labs eBay software is and didn't get it I also don't know what the eBay Professional Research Software for in-depth eBay Product Research is and I didn't get it either. I feel I didn't get much for my Ten Thousand plus dollars. I notified Internet Business Specialists in August 2014 that I had shut down the website and wouldn't need access to their eLibrary. In January 2014 I got an email stating my Focus eLibrary Membership had lapsed. I emailed them back I had never seen a charge for this Focus eLibrary membership and thought it was paid for in my initial \$10,985 36 payment. They emailed me back and said yes I was supposed to have the First year free and my first billing would be July 20, 2014 for \$36 95 This membership is what gives me access to the eLibrary, Ignite Web Builder, and the future Hosting of my website They did start billing me in July 2014 for \$39.95 per month

I would like to receive \$5,492 68 back that's 50% of my original investment of \$10,985 36 because I feel I only received 50% of what I was promised Thank you for your consideration [REDACTED] 3

Have you complained to the firm/agency/business?

Yes

What was their response?

Sorry to see me go

Was an oral or written warranty given?

Yes

Did you sign any documents?

Yes

Date of Transaction:

07/20/2013

Place of Transaction:

at my Home on my computer

Total Amount of Damages

\$\$ 5,492 68

Salesperson's Name:

Scott Kaufman

Witness to Transaction:

None

Was the product or service advertised?

No

If yes, indicate the date and how it was advertised.

Do you have an attorney?

No

If yes, please provide the attorney's name and address.

Is any legal action pending?

No

List any other consumer agencies contacted.

Federal Trade Commission & State of Utah Department of Commerce

May we provide your name and telephone number to the media in the event of an inquiry about this matter?

Yes

May we send a copy of your complaint to another government agency for their review or investigation?

Yes

Additional Comments.

Declaration: I declare under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct, and based upon my personal knowledge. I understand that the information contained in this declaration can only be altered by submitting a new declaration. By choosing to submit this form electronically, I certify and agree that by entering my name in the space below, I bind and legally obligate myself to the same extent as I would by signing my name on a printed paper version of this form

Digital Signature

Date: January 18, 2015

Nov 2, 2012

FROM: JOSEPH DEVONE

TO:

Fraud Division

ATTORNEY GENERAL

OFFICE OF CONSUMER PROTECTION

DEPT of LAW & PUBLIC SAFETY

INTERNET BUSINESS SPECIALIST

CBS

CONSUMER LEAGUE OF

CITIZENS FOR ACTION

CALL FOR ACTION

BETTER BUSINESS BUREAU

SENATOR

REPRESENTATIVE

SENATOR ORRIN HATCH

CONGRESSMAN JIM MATHESON

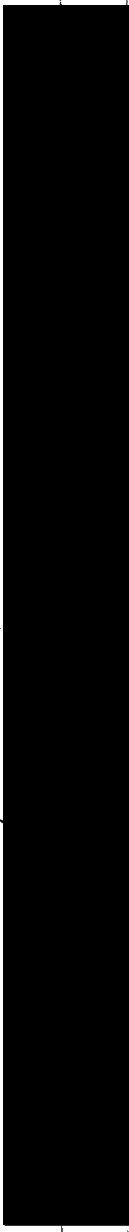
NOV 2, 2012

I am addressing this to several organizations in an effort to have all of you review the facts in order to draw the proper conclusion. This appears to be a clear case of fraud and misrepresentation, there is no merchandise provided and no services that is of any value to us and yet Internet Business Specialists expects us to pay them \$8990.00, after reading the enclosed correspondence you will see they claim that anyone with or without a computer background can make substantial sums of income (their average is \$6000.00 a year). We were unable to get past the basics without a great deal of difficulty. Their estimate of 8 to 10 hrs a week is totally unrealistic. We have never made it past the basics, after getting over the \$8990.00 cost of doing business, several weeks later we were hit with a totally unexpected request for an additional \$5490.00 - Morris misrepresentation. After spending weeks of calling and emailing the power seller college in an effort to cancel their service and issue a refund we were finally informed that we should be dealing with Internet Bus Spec; I spoke to Robert Morris (801-456-6851) who indicated clearly they would have issued a refund in full if the [REDACTED] had not charged back their account. This made no business

Page 2

NOV 2, 2012

SENSE TO ME, HE REPEATED THAT IN ORDER TO GET THIS SETTLED MY BANK NEEDED TO GET IN TOUCH WITH HIS PEOPLE AND THEY KNEW WHO THEY WERE. NONE OF THIS IS CLEAR TO ME UNLESS B of AMER did NOT follow some kind of protocol? Which has nothing to do with ME. AS I RE THINK THIS WHOLE PROCESS IT APPEARS TO ME THAT INTERNET BUS SPECIALISTS SHOULD NOT BE PERMITTED TO CHARGE MY ACCOUNT AND EXPECT PAYMENT EVEN BEFORE ANY SERVICES HAS BEEN PROVIDED AND NOT KNOWING IF THEIR SERVICES WILL ACCOMPLISH WHAT THE PURCHASER EXPECTS IT TO PROVIDE. THIS ORGANIZATION WAS UNABLE TO GET US UP AND RUNNING IN THE BUSINESS THEY AGREED TO PUT US IN. TAKE NOTE TO BSA LETTER OF JUNE 22 WHERE THEY STATE THEY CANNOT INTERVENE YET THEY ISSUED A CREDIT FOR \$8985.36, THIS COULD POSSIBLY BE PART OF THIS ISSUE REFERRED TO BY INTER BUS SPEC. THE BOTTOM LINE HERE IS THAT FOR 8990⁰⁰ MY WIFE AND MYSELF HAVE RECEIVED NOTHING OF VALUE AND SHOULD NOT BE EXPECTED TO PAY FOR NOTHING. WE ARE ASKING EACH OF THOSE ADDRESSED HERE TO PUT YOUR BEST FOOT FORWARD IN AN EFFORT TO CLEAR AN EXCELLENT CREDIT RECORD AND HAVE A CREDIT ISSUED TO MY ACCOUNT.





State of Rhode Island and Providence Plantations
DEPARTMENT OF ATTORNEY GENERAL
Peter F. Kilmarlin, Attorney General

RECEIVED

52129
JAN 09 2013

CONSUMER PROTECTION
UNIT

Consumer Protection Unit
150 South Main Street
Providence, RI 02903
(401) 274-4400 TDD (401) 453-0410
Fax (401) 222-5110
www.ride.ri.gov

CONSUMER INFORMATION:

Your Name [REDACTED]
Address [REDACTED]
City/State [REDACTED]
Home Phone [REDACTED] Best Number to Call During Day [REDACTED]
E-Mail address (optional) [REDACTED]

COMPANY/BUSINESS INFORMATION:

Company Name Applied for LLC, was accepted but never had one transaction.
Address of Company Zia Dory LLC
City/State/Zip _____
Phone Number of Company _____ Salesperson/Owner _____
E-Mail address _____

For statistical purposes, please indicate

Your Age

☐ Under the age of 60
☒ Over the age of 60

How did you hear about us (please choose only one)

☐ Called AG Office
☐ Went onto AG Website
☐ Another Rhode Island State Agency
☐ A Rhode Island State Legislator

May we send a copy of this to the business you are complaining against? YES ☒ NO ☐
(if your response is no, we may be prevented from taking any action on your complaint.)

Military/Veteran

☐ Currently in military service
☐ A Veteran

☐ Attended an AG Presentation/Event
☐ Media: Newspaper/TV/Radio
☐ An Out of State Agency
☐ Other My Accountant had a client in MA *

PLEASE COMPLETE THE INFORMATION ON THE OTHER SIDE OF THIS FORM

*who had the same problem & the MA AG's office was able to get a large portion of her money back. She too had signed contracts.

May we provide your name and telephone number to the media in the event of an inquiry about this matter? (If yes, we will make every effort to contact you prior to releasing your information to the media.)

YES ☒ NO ☐

Was an oral or written warranty given? YES ☐ NO ☐

Did you sign any documents? YES ☒ NO ☐

Date of Transaction _____ Place of Transaction _____

Witness to Transaction _____ Salesperson's Name _____

Total amount of damages (list actual loss only) _____

Have you complained to the business? YES ☒ NO ☐

What was their response? I signed a contract so they said all was legal

Was the product or service advertised? YES ☐ NO ☐
If yes, indicate the date and how it was advertised _____

Do you have an attorney representing you in this matter? YES ☐ NO ☒

If yes, please provide the attorney's name and address N/A

Is any legal action pending? YES ☐ NO ☒

List any other government agencies or consumer agencies contacted just Police report.

In the space provided below, briefly explain the nature of your complaint. Be sure to describe events in the order and giving dates when possible. PLEASE INCLUDE COPIES OF ANY RECEIPTS, INVOICES, CANCELLED CHECKS OR OTHER RELEVANT DOCUMENTS (If the space below is insufficient, please attach additional sheets.)

I declare, under penalty of perjury, that the facts and statements contained in this declaration, including any attached statements, are true, correct and based upon my personal knowledge. I understand that the Attorney General does act as a private attorney representing the interest of any particular individual. Any action this Department initiates is on behalf of the public and in the name of the State of Rhode Island.

Signature _____

Date _____

1-8-13

Mr. Fish

Three years ago I was involved in a life changing accident that resulted in the following injuries:
Back broken in 3 areas, Broken Cervical Bone
Torn spleen, Brain Injury & many broken ribs.
Was in intensive care for 7 days & hospitalized for 7 weeks.

Had 3 surgeries during the following year to my back. Currently I am disabled and can no longer work, often I'm unable to walk.
Prior to the accident I worked for 33+ years with individuals with developmental disabilities and had a high positive and yearly income \$70K.
Collecting a monthly disability check of \$1950.00 a month. Left me believing I had to supplement my income. Unless I cannot work anymore, I felt one option was to try an on-line business.

In June of 2011 I received an e-mail from "Power Sellers College" first known to me as TBS. Spoke with a man named Mason James who screens calls for the Director Joseph Beck. They claimed they could teach me how to set up an e-bay business. This course for a charge of \$4835.00, which I paid in full. My instructors name was Alfredo ~~Anderson~~.

Within ^{a few} days - June 16th I was contacted by Precision Corp. SVCS an Accounting Firm. Their conversation led me to believe I would need their services for the e-bay business I was to start. They talked alot about how complex running a business can

He said that they could simply "keep my business legal with IRS etc. For this service I paid Precision Corp. \$2895.00. This company assisted me in the application to start a small home business LLC. I did receive the business & my license on ~~Sept~~ ^{mid} Feb. 2011 (C).

I began the on-line course in early June with weekly coaching from Alfredo Hernandez.

During these sessions my health began to become acute and my Alzheimers daughter of 37 years was diagnosed with Alzheimers. She never is able to see I did feel some's

syndrome. Because of these two major issues, I could no longer concentrate on classes. As I began requesting a refund for the remainder of the course. Also, during the 6 sessions of 35+, it became evident that the course proved too slow & earning any money was far down the road. By now it was mid July. I continued to call & explain my illness & that of my Alzheimers daughter & my inability to continue the course and requested a partial refund which was denied.

On July 11th I received a call from a man named Brandon. He began a sales pitch for an on-line business. Informed him I was attempting to get out of such a business & I wanted nothing to do w/ this offer. He informed me he could get at least 3/4 of my money back from the first business & I could come to his company. He cleared his offer was NOT a course but they actually build a store front for you. I also spoke w/ Jeff Walker, Brandon's boss who explained their business put you on the first page

of Google for Mike Anubara. Dr Walker # 1-702-260-1319
O Brandin # was 1-702-260-1319 Ext. 112 EXT. 145

Brandin forward call # 1-435-773-5006

e-mail brandin1982@live.com.

Mrs Walker claimed that Mike drew \$4 Billion of
business on line. The profit margin for Le Brun
Anubara was \$40-\$52 a pair given they sell for \$150-
\$190/pair. Stated the goal was that in 2 weeks

my sales would begin thru their company. I didn't
have to do anything but sign the contract & they would
set up the site etc. The cost for their services was
\$4,700.00. Keeping in mind that his partner Brandin
claimed he could get 3/4 of my money refunded from
the first company - I said yes.

Well all this was happening my physical
health & mental health began to decline. In addition
my advocate daughter was officially diagnosed with
needing hospice services which indicated her time
was limited. Due to these 2 factors I wanted to
back out of any & all on-line businesses. My
doctor wrote a letter to all three parties saying
I was not physically or mentally able to commit to
this type of endeavor at this time. I too, continued
to call & say I had to back out & requested a refund
for the remainder. Actually though I signed all
3 contracts no business ever occurred. I did take
some of the sessions from the first business but that

21. went in here.

Mr. Fied. I KNOW I signed their legal papers but I truly was not able to participate. Brandon stated he would get a refund of $\frac{3}{4}$ from the first business - I too was attempting to get a refund on at one point I told Brandon hell off - do not call them because I think they are going to grant a refund. That did not happen as I notified Brandon to start trying again. I honestly feel he never even tried to get the refund.

My daughter passed in April of two months of such suffering. I am that without her. I paid for most of her funeral along with a \$3,000 - insurance check. Right now my mother is at the end of her life and Hospice feels she will not live much longer. I've recommended by her bedside since Hospice becomes involved.

I am disabled & live on a very tight budget. I also have frequent large medical bills since the accident. I spent my whole savings of \$12K + on this mess. If there is anything you can do to help me I would be eternally grateful. Please try & help, I don't know where else to turn.

Sincerely,

[REDACTED]



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

APR 17 2013

DIVISION OF

CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
150 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialists	888-256-8861	801-456-6611

Street Address	1178 Brickyard Road	
City	State	Zip Code
Salt Lake City	Utah	84106
E-mail Address	Web Address (URL)	
customerservice@ibsstart.com	www.ibsstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
8485.36	01/03/2013	2 credit cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO ☐ YES ☒ at my home internet 01/02/2013		
Was the product or service advertised? If yes, give location and date		
NO ☐ YES ☐		
How would you like to see your complaint resolved?		

I would like to have my money returned to me.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO ☐ YES ☒	I have written my 2 credit card companies, the IC3, the Attorney Generals office in DE, and the FTC, and the BBB of Utah

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached") Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

My complaint started on January 4, 2013 when I contacted the only person I knew who to contact, John Kay (801-456-6635, telling him I wished to cancel. He contacted me the next day & said he would 'contact the correct person and would get back in touch with me" that was the last I heard from them. The next day my computer broke - and was removed from my house. I had no way to enter into the program. I contacted John Kay several times after that and never heard back from him. One of the Instructors, Caroline Allen called me on January 16, 2013 and I informed her I wished to cancel and told John Kay, she told me I had to write to Internet Business Specialists at the Brickyard Road address. Since I had no computer to work on, I hand wrote a letter to Rob Morris and called and spoke to Ashley. I sent the letter on 1/19/13 and called Ashley on 1/21/2013 who said the letter arrived and was inserted into my file. Morris would call me as he was 'in a meeting'. Every SINGLE time I called I either got the machine or Ashley would answer and tell me Morris was "in a meeting". I finally spoke to him after telling Ashley I was at the library (which I was) and had the BBB of Utah site up and wondered what I should do. file a complaint or not.. Morris accused me of 'threatening' him .. now I wished I did file a complaint back then. He told me the money was spent on Instructors... if I requested refund on January 4th, how could they have spent over 8000.00 that fast? I suspect I know, but didn't want to think that... Morris said he would contact me the next week, which never happened, and I just kept calling back, sometimes 2 or 3 times a day, leaving a message wondering when it was my turn... Finally Morris called me on 02/14/2013 and told me that he had to 'speak to ?? 'someone' - just like Mr Kay - never received or was answered when I asked who" and would contact me 'within two weeks' - well, obviously that never happened, and he to this day will not return my calls. I feel violated, stolen from and feel this was just a ploy to get my money, Kay and the other person who signed me up - Dean Westmoreland - both knew I really couldn't afford to do this, Westmorland had me gather my credit cards and tell him how much I had in available credit. I feel they took unjust advantage of me and are terrible companies who just wanted my hard earned money. I so wish to sue them, but really only want my money back and that would be the end of it, but no, they just cut me off from the program, no instructor has ever contacted me ever again, and it just isn't right. Please help me

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____



State of Utah

Department of Commerce

Division of Consumer Protection

Send to:
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	Same
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					
COMPLAINT AGAINST						
Name of Business Entity	Internet Business Specialists, LLC		Daytime telephone number	888-856-8861	Other telephone or facsimile	801-456-6611
Street Address	1178 Brickyard Road					
City	Salt Lake City	State	UT	Zip Code	84106	
E-mail Address	accountrelations@ibsstart.com					
Web Address (URL)		www.ibsstart.com				

TRANSACTION INFORMATION

Amount of Transaction	\$12,785.36	Date of Transaction	11-17-12	Method of payment for transaction	Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date					
NO	☐	YES	☒	They called me at home on 11/17/12. Note: We are on a no-call list	
Was the product or service advertised? If yes, give location and date					
NO	☒	YES	☐		
How would you like to see your complaint resolved?					

I sent cancellation on 11-19-12, within the 3 day cancellation period and Rob Morris called me and talked me into staying and trying this. The 3 days were then passed when I realized this is not for me. I want a refund of \$9025.76

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐ YES ☒ Consumer Protection, [REDACTED] File #557402, Ph.608-224-4976

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division.

Internet Business Specialists called me on 11-17-12 (never introduced they were a different company than what I had signed up for 2 days earlier) and said to make the "big" money, I needed to sign up for training. All this while I thought I was talking to the company I signed up for. They interviewed me and said there are just a few chosen people they select for this -- built me up to really want this. After I agreed to training, they asked what credit cards I had and the max on each one. They recommended I use US Bank Visa. They said US Bank is the easiest to work with and I get "interest free" until June 30, 2014. I signed up with Internet Business for \$12,785.36. My US Bank Visa card was maxed and I had to put \$112.60 on American Express card, leaving \$11,672.04 on US Bank Visa. After signing up and going into training, I realized this is not for me. I canceled within 3 business days (Nov. 19, 2012). As soon as I canceled, Rob Morris, Account Relations, called me and persuaded me to give this a try (he was very convincing). He offered to pay for the 1st 3-4 months payments and sent me a check for \$2647.00. I cashed it right away wondering if it was legit. I then tried doing training for a couple weeks and I realized this is not for me. I couldn't sleep nights and my blood pressure rose to 191/110. I had a heart attack last August and don't want another. On 12-17-12, I called Rob Morris and left message to call me. No response. I then called Cory Comstock, National Director, on 12/17/12, informing him of such and that I want a refund. He said he will talk to Rob Morris and find out what's going on. Rob called me next day and said they will take care of me. I thought they were refunding. Then I got another call next day from Training that they were changing my instructor. I told them it's not the instructor and that I just can't do this. It's not for me. Repeated calls after that go unanswered. They won't return my calls. American Express went back to them and they returned the \$1112.60 charged to them. They still owe \$9025.76 to US Bank Visa Card and they refuse. US Bank said there's nothing they can do because I cashed the check for \$2647.00 that Rob Morris sent me. I have sent Certified, Restricted Delivery letters to both Cory Comstock and Rob Morris and they were returned to me "unclaimed".

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: _____

4/22/13



State of Utah

Department of Commerce

Division of Consumer Protection

Utah Division of Consumer Protection
Attention Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
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CONSUMER INFORMATION

Your Name	[REDACTED]	Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]				
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]
E-mail Address	[REDACTED]				

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialist (IBS)	801-456-6610	801-456-6863
Street Address		
1178 Brickyard Rd		
City	State	Zip Code
Salt Lake City	Utah	84106
E-mail Address	Web Address (URL)	
accountrelations@ibstart.com	www.ibstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$ 3,685.36	July 31, 2013	Visa Credit Card
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO ☐ YES ☒	over the telephone, 7/31/13	
Was the product or service advertised? If yes, give location and date		
NO ☒ YES ☐	Not this Company, I answered an Ad for another & they intercepted	
How would you like to see your complaint resolved?		
Complete Refund \$3,685.36 less \$225.00 check they gave me. I have not received any copy-written educational materials to date that they claim they can't give refunds for. (See last (pg3) of contract).		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO ☐ YES ☒	Utah Better Business Bureau, 801-892-6000

On July 31, 2013 an IBS high pressured, pushy, salesman, Scott Kaufman called from 801-456-6654, to try to sell me an internet business program that he described as a easy, highly profitable home business, easy to learn, all I had to do was put in 10-15 hours a week on the computer to make around \$1000 to \$2000 a month All I had to do was sell items on E-bay and the products would be provided by a drop ship company that we would get into later I told him I was on Social Security only making \$662 a month and I couldn't afford it. He continued to ask loads of questions about how much debt I had. I stupidly told him I was debt free He then continued to ask how many credit cards I had and what were the credit limits on them and if they were store cards or "real credit cards". That is when I became suspicious and told him he was a scammer This sounded to me like a SCAM. We went back and forth for about an hour maybe and hour and a half wearing me down until I said yes I agreed only to get rid of him I should of just hung up but I thought I would give him the satisfaction and cancel in the morning, which I did You will see the cancellation notice I gave them on the 1st of August I was told to wait until I was contacted Well, I had an appointment with a Mr Rob Morris, Orientation Director that day and I told the secretary to cancel that appointment He called anyway and proceeded to talk me back into the program. (Another hour on the phone) By this time I am getting frustrated to say the least He told me I had to write an E-mail to say I wanted back in the program and he gave me his two telephone numbers, his office number: 801-456-6863 and his cell phone number 801-884-2114 and I was to only call him I did a couple of times but after that he wouldn't return my phone calls (Why, he had my money by now) After one phone call (you will see the email enclosed) he told me I was recorded and I wasn't told I was recorded (isn't that against the Law) and he was too busy to talk to me as I wasn't his only client Very unprofessional for someone in a corporate position!

The confusion started with this when I answered an Ad for Greg Anderson and these people intercepted and called me I was totally confused They said they were not Greg Anderson they were a different company better Don't know how they got my telephone number or information All of a sudden I am getting charges from China, someone using my credit card that I gave only to IBS and no one else, someone set up a computer software system so I had to call my credit card company again and cancel my credit card I gave to IBS and change the number Of course they knew nothing about this. I am thinking SCAM again! AND I WANT OUT AND AWAY FROM THESE PEOPLE I have emailed Rob Morris numerous times asking to be canceled but no reply, just ignored I mentioned this to the coach, Nico. He told his manager. He called me and I told him I wanted out He said, no it is past the three days. The only thing we can do is try to make enough money to pay off the credit card that they put the \$3685 36 on So far no profit, no income, no business, no nothing It's all a fraud, misrepresentation They go after the elderly, gullable, disabled, people on Social Security, hardly any income and prey on them and go in for the kill They need to be stopped Probably my fault, I should have hung up I hope you can help me Thank you cause I sure don't need any more stress

9/10/13

SUMMARY OF COMPLAINT

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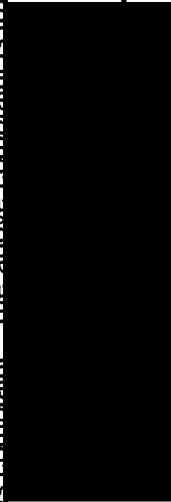
I forgot to mention, I was told at least 3 times verbally, of course, on the phone, that if I wasn't satisfied he would refund my money. (Rob Morris)

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: 

DATE: 9/10/13



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 22 2013

DIVISION OF
CONSUMER PROTECTION

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

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CONSUMER INFORMATION	
Street Address	Home telephone number
City	Daytime or Work telephone
State	Zip Code
E-mail Address	
COMPLAINT AGAINST	
Name of Business Entity	Daytime telephone number
Internet Business Specialists/Power Seller College	888-856-8861
Street Address	Other telephone or facsimile
1178 BRICKYARD ROAD	
City	State
SALT LAKE CITY	UT
E-mail Address	Zip Code
	84106
TRANSACTION INFORMATION	
Amount of Transaction	Date of Transaction
4235.36	11-10-11
Method of payment for transaction	
CREDIT CARD	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date	
NO ☐ YES ☒ I WAS IN FLORIDA - THEY WERE IN UTAH 11-10-11	
Was the product or service advertised? If yes, give location and date	
NO ☐ YES ☒ LEARN TO USE EBAY THROUGH POWER SELLER COLLEGE	
How would you like to see your complaint resolved?	
REFUND OF FEES FOR COLLEGE INSTRUCTION WHICH WAS MINIMAL	
OTHER INFORMATION	
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO ☒ YES ☐	

SUMMARY OF COMPLAINT

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On November 10, 2011, I signed up with Internet Business Specialists to have Power Seller College teach me how to use E-Bay.

After paying \$4,235.36, I was requested to take several tests. After the test results, I was assigned an instructor to help me learn how to use E-Bay. I was told I would have an instructor help me weekly with the assignments Power Seller College offered.

After the 2nd meeting with the instructor, I knew something was not right. The instructor gave me many assignments to complete on the computer each week and then the following week we would review. The meetings were timed to 30 minutes each week. For me to understand everything I wanted to know, I needed more than 30 minutes each week. I became very discouraged that I was not receiving better support for all the money I had paid.

I never received a contract....all was verbal on the phone. The only item I have is the invoice whereas I paid \$4,235.36 for the college's fees. It was very strange as they never sent me a list of the costs....just an invoice. When I signed up, they wanted to know how much money I had on some of my credit cards. I should have picked up at that moment that something was wrong but the way they worded everything.....so far it sounded legitimate.

To add to my life at that time, my father was very ill. So, I was trying to take care of him at a rehab center and also schedule my time with Power Seller College.

Because of the lack of support, the latter part of November, I sent a message on their website asking for a refund.

On December 1, I received an e-mail from Michael Chandler with Power Seller College stating I could not receive a refund.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: _____

DATE: 10-19-13

On December 9, 2011, I sent a letter to the President of Internet Business Specialists asking for a refund. From the e-mails I received, Internet Business Specialists contracted with Power Seller College to coach, train and provide the software needed.

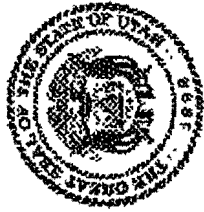
On December 12, 2011, I received an e-mail from Greg Hansen with Internet Business Specialists stating I had entered into a contract on November 10, 2011 (verbally) and given the cancellation guidelines. I was aware at the beginning of the 3 day right of rescission, however, because of the lack of assistance from Power Seller College, I felt I had definitely been scammed. I could not receive any support and additional guidance to help me learn. Thirty minutes a week is all they would give me.

The last correspondence I had with them was on February 3, 2012. I could see that they were not going to budge and I gave up.

I am asking for your assistance to look into this matter with this company (Internet Business Specialists and Power Seller College). I do NOT feel they are a legitimate company and feel I was involved in a scam.

Also, since Power Seller College is a college and I paid a tuition, how come I never received a Tuition Statement of the college expenses?

Can you please help me? Thank you for your assistance.



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 28 2013

Division of Consumer Protection

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CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
INTERNET BUSINESS SPECIALISTS	801-456-6866	
Street Address	[REDACTED]	
1178 Brickyard Rd		
City	State	Zip Code
SALT LAKE CITY	UT	84106
E-mail Address	Web Address (URL)	

CUSTOMERSERVICE@IBSSTART.COM | WWW.IBSSTART.COM

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
8585.36	5/1/2013	CREDIT CARD
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO ☐ YES ☒ TELEPHONE		
Was the product or service advertised? If yes, give location and date		
NO ☐ YES ☒ ONLINE VIA EMAIL 4/10/2013		
How would you like to see your complaint resolved?		

I WOULD LIKE TO RECEIVE A FULL REFUND, AN APOLOGY FROM IBS FOR BEING LIED TO, AND MOST IMPORTANTLY I WANT IBS TO BE HELD ACCOUNTABLE SO OTHERS DO NOT GET TAKEN ADVANTAGE OF

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

SUMMARY OF COMPLAINT

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My wife Rachel and I purchased a training program from IBS via telephone. The program IBS sold us is called Ebay Powerseller College. Much of the interaction between us and IBS and Powerseller College were recorded. The IBS representative who sold us this product explained that we were to receive 30 weeks of training and coaching on how to establish our own e-commerce business and that during the 30 week training period they would introduce us to their drop shipping companies from whom we could get access to wholesale prices on a wide variety of products at below retail price. It was stated to us by the IBS Sales Agent at the time of purchase that they had lots of pre-established relationships with vendors we could acquire products from after them giving us the proper introduction. IBS claimed it would take us "years" to establish such business relationships if we had to do it on our own. The IBS agent made it plausible that such supply companies were unapproachable to individuals like ourselves, but that they had already done the "hard work" for us, that we needed to go through them to gain access to the products. After 11 weeks of how-to training working with the Powerseller coach, Ruben Pierce, on ad creation when the concept of drop shipping was introduced it did not accompany any kind of the supply chain access we had paid for. They even tried to sell us an additional \$500-\$1500 membership to a drop shipping company named DOBA. We had already paid over \$8500 and now they wanted us to spend more money? We tried DOBA only to be deeply disappointed. We had to get a refund which was not easy to get. The prices were not below retail as described. DOBA was the one and only drop shipping company that Powerseller College had a direct referral system with. Other than DOBA, they gave us a laundry list of different companies that we had to cold call by ourselves and request access to their products. The companies did not respond. We then asked where are the pre-arranged relationships we paid \$8500 for? Ruben told us that access to suppliers is not in the program. Regarding drop-shippers, we later found out from Ruben Pierce that the Powerseller College program we paid for only contains training of how to contact and write letters to businesses requesting them to drop ship for us. There were no established relationships as the IBS sales rep described. Upon learning that there were no credible suppliers they could introduce us to and that we had paid for, we wanted a refund from IBS, but did not know who to call because the Powerseller College coach said he had to tell his managers and they would have to get back to us. We initially did not hear back from him right away. We filed a credit card dispute with Bank of America who investigated the complaint and put a freeze on our credit card payments for a time. After no success in recovering our funds, we proceeded to file a complaint with the Better Business Bureau. They were helpful in opening up a dialogue between us and IBS. We informed them in writing of our position and how we were taken advantage of. We were contacted twice via telephone by an IBS agent who handles cancellations named Mr. Morris. In the first call he offered us \$1500 and another type of training program. We did not accept that and he said that he had to tell the company owner and we would be contacted again. He refused to give us a full refund. The second time he called on he offered us the same offer as before, \$1500 and more training. He attempted to blame the Powerseller College people for not doing things right. During that second and last phone conversation, when confronted with the our assertion that we were lied to about IBS and Powerseller College having lots of relationships with lots of drop-shippers he claimed they do have such relationships if that is the case then why did we have to request a refund? Why did the coach Mr. Ruben Pierce tell us otherwise? It was just a laundry list of various companies. Mr. Morris asserted that we were the ones in the wrong to ask for a full refund after using the course. He maintained that IBS does have these relationships and that we are unwilling to work with them. Nothing could be further from the truth if they actually had tangible evidence of relationships with lots of drop shipping companies as described in the sales presentation we would not be having this conversation or writing these letters. We can only imagine what this additional training might be. Quite frankly we do not want to find out. Following our last conversation we received a letter from Brittnie Clegg at IBS stating we had reached an impasse. The letter references that they had offered us a partial resolution by providing "a one year membership to a prominent drop shipping company" likely DOBA. Mr. Morris never stated that they were offering us a drop shipping company membership even though Ms. Clegg's letter says otherwise. Moreover, we had already paid over \$8500. Ms. Clegg did not mention the company name in the letter. We think it is a ploy to sell us one of those \$1500 memberships with DOBA. The bottom line is that we bought a service in which they promised us to two key components, training and access to products. Product access was not provided. We were lied to. We want all of our \$8585 back, an apology, and IBS to be held liable on criminal fraud charges if possible. We would also like copies of the audio on our sales calls and all other calls available.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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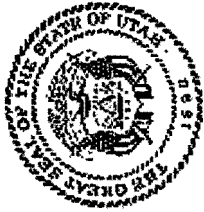
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SIGNATURE: _____

DATE: _____

10/23/13



State of Utah

Department of Commerce
Division of Consumer Protection

RECEIVED

OCT 31 2013

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www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name [REDACTED] Home telephone number [REDACTED] Daytime or Work telephone [REDACTED]

Street Address [REDACTED]

City [REDACTED]

State [REDACTED]

Zip Code [REDACTED]

E-mail Address [REDACTED]

COMPLAINT AGAINST

Name of Business Entity

Internet Business Specialists, LLC

Daytime telephone number

888-856-8861

Other telephone or facsimile

801-456-6611

Street Address

1178 Brickyard Road

City

Salt Lake City

State

Utah

Zip Code

84106-2555

E-mail Address

Web Address (URL)

ibscustomerservice@ibsstart.com

TRANSACTION INFORMATION

Amount of Transaction

\$8789.35

Date of Transaction

Thu., May 16, 2013

Method of payment for transaction

Discover Credit Card

Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date

NO ☐ YES ☒

IBS PSC ELECTRONIC SIGNATURE

Was the product or service advertised? If yes, give location and date.

NO ☐ YES ☒

INTERNET ADVERTISEMENT FOR AT HOME WORK

How would you like to see your complaint resolved?

I would like to have my Discover Credit Card reimbursed for the \$8789.36.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number

NO ☐ YES ☒

BBB, 5673 S Redwood Rd. #22, Salt Lake City, Utah, 801-892-6009

SUMMARY OF COMPLAINT

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On May 16, 2013, after inquiring about an internet advertisement on how to make money and get out of debt, I called the 800 number listed. After the 1st representative so called interviewed me, to see if "I was a possible candidate for the select group of trainees", he asked alot of questions some far too personal. Some I answered and some I didn't. No discussion about money ever occurred. I was than told that his supenor would be contacting me later that day, to further the interview and provide additional information. At 5pm EST, I received a call from Utah from Scott Kaufman. He went even further into my financial status and the reasons for my wanting to work. I explained that I was a disabled Senior and was currently in debt up to my ears. I found it difficult to find gainful employment and saw the advertisement on work from home. He very very calmly and professionally explained that it was always going to stay that way until such time I change the way I do things regarding my financial status and that I needed to be in business for myself. He repeatedly asked if my credit was good and did I have available credit. I told him that I had excellent, as well as available credit. I than interjected that I was already over extended and didn't wish to go further into debt. It would make no sense. At the point, not even knowing how much was involved, I told Scott that I was NOT INTERESTED and that it didn't make any sense for us to go further. His tone and attitude changed and he accused me of not being honest with them when I said earlier that I would join the program. Which be then I learned it was a training course to teach me how to sell items on three internet thru Ebay. No matter how insistent I was that I was not interested, he continued to attack my character. Instead of hanging up the phone, because I must have been under ether at the time, 3 hours later, lots of tears and plenty of well maneuvered marketing skills, Scott was able to extract my credit card and immediately put me on the line with his secretary, to get all my credit card information! Minutes later, the approval was electronically sent to my email for me to sign. Foolishly and hastily, I signed and returned the email, without reading and understanding what I had just signed. During the latter part of our three hour marketing scam, due to my hysteria, Scott offered to send me a check for \$450 to help cover my first 2 or 3 payments to Discover Card, in good faith, because it does take awhile before one starts to see the money coming in from sales. I was contacted thru email and phone by trainers who had me sign into the Power Selling College on the internet. I dedicated my time to the lessons and online instruction with great diligence, so as to succeed. Within a week and only one half hour coaching session, from my personalized trainer, I received a call from their legal department telling me that I needed to spend an additional \$1700 on establishing an LLC in the State of New Jersey and that their team would handle everything for me. I finally snapped to my senses and realized tat nothing but costs were occurring and I was in over my head. I declined their services and was told "shame on me when I get sued by a customer" I was also reading thru my lessons and learned that EVERYTIME I LISTED AND/OR SOLD AN ITEM, I had Ebay costs. By this time, I had passed the 3 day rescind period, so I notified the company, per their instruction via email and also in writing. I requested that I would appreciate their releasing my \$8785 credit charge and explained why. I received a phone call from Robert Morris leaving a message that he would be in touch so we could resolve this matter. From that point on, whenever I would call him, as I did several times, he failed to return my calls. His assistant called and made a telephone appointment for one week later, which he never kept. His assistant called and said he had a family emergency and rescheduled, yet once again for a specific time. He failed to return that call as well. I filed a dispute with the Discover Card but was later told that after their investigation they couldn't pursue the case due to the rescind clause. Shortly after, I received a check in the mail for \$450.00. However, the check was UNSIGNED.

It was at this time that I reached out to the BBB in Utah.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

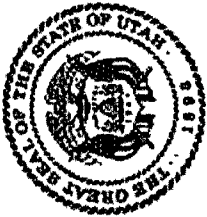
PLEASE ATTACH COPIES OF ANY DOCUMENTS RELATED TO YOUR COMPLAINT (i.e. contracts, warranties, bills received, cancelled checks -- front and back, correspondence, etc.). DO NOT SEND ORIGINALS. Materials submitted with your complaint will NOT be returned to you.

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SIGNATURE

DATE: 10/29/2013



State of Utah

Department of Commerce

Division of Consumer Protection

3020 2013 160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
consumerprotection@consumerprotection.utah.gov

Consumer Complaint Form

Send to
RECEIVED Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M Wells Building, 2nd Floor
3020 2013 160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
consumerprotection@consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name	[REDACTED]	Home telephone number	[REDACTED]	Daytime or Work telephone	cell
Street Address	[REDACTED]				
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialists	888 856 8861	FAX 801 456 6611

Street Address	City	State	Zip Code
1178 Brickyard Rd	Salt Lake City	UT	84106
E-mail Address	Web Address (URL)		
accountrelations@ibsstart.com			

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction	
3600.00	0821 2013	VISA card. Pgbit Bank	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date			
NO ☐ YES ☒ over internet and by phone			
Was the product or service advertised? If yes, give location and date			
NO ☒ YES ☐			
How would you like to see your complaint resolved?			

I would like my money because
and my credit not affected by 600.00 loan outstanding

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO ☒ YES ☐	Not yet

SUMMARY OF COMPLAINT

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My name is [REDACTED] 66 years old.

The first of October my brother in law saw on the internet a web site for me to look at to see if I would be interested In doing an online business.

I answered the ad through webmaster.com and bought a 97.00 package I thought that would help me get started on this new job, I thought . I live on a fixed income and I'm a widow of two years. I have a part time job that does not pay a lot so this was a opportunity to stay home more and get started on a new career.

It was on October 21st , when I got the first call. It came from Thrive Learning LLC in Orem Utah. They somehow got my number ,which I found out later should not have fallen into their hands, and the ride has begun.

They introduced me to a plan for only 3000.00 plus a loan of 600.00 with Duvera Financial for only 29.95 a month. They promised me a future in ecommerce and it would be easy to get started. So I thought that would not be to high a price if I got a strong start and could earn the money back. Withdraw on Oct 28th 2013.

I received 5 proactive coaching sessions and then I was told I could call anytime. I have called all the numbers and I only leave a message for someone to call back. Which I have not heard from any help only more programs and more money scams.

Then the calls started coming in for another company, Internet Business Specialist Acct 3255A093

1-866-438-8372 Scott Kaufman 801-456-6654 Senior Director

Another: IBS Mentors Robert Morris 801-456 6863 somewhere that fits in for only 3000.00

Another: Precision Acct Services Precision Corp SVCS 888-656-1293 Todd Wheeler 1-435-503-9465

CONTINUE ON A SEPARATE PAGE IF NECESSARY →

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SIGNATURE

DATE: 12-26-13

Another Nexgentax Tax plan for a business person 888-656-1293 x404 julie 1685.00 then 9.95 a month. Starting with withdrawal on 11-8-2013

Another Credit Builders A tax corporate Credit 888-516-7253 1-435-862-1000 Carson #104 2590.00 starting withdrawal on 11-19-2013.

He said I needed to take all the personal money I had put in the business and move it to the LLC I would open and then if I did make it I could close the LLC and the government is to busy to do anything about it and I would save my personal money. All that by opening a business Credit card or some personal ones. They always were pushing me into the programs. They strong suggested I pick up all these programs to be successful. I had no idea what they were doing.

Another program was presented was GOGODROPSHIP The guy said he knew my coach Edward Sayers and his name was Curt 1-801-212-9822 He said the unlimited help was 4000.00 but because I was a student with them he could do it for 1500.00 so when did I have the money. I said I didn't so he said if you have a little bit left which was 450.00, he would take that and I could finance the rest. Bill Me later through Paypal came into the scam when he had me borrow 500.00 from the bill me later acct. which I found out went to Wade Hallam from LIFT INTERNATIONAL then I was to have 275.00 Dec and 275.00 in Jan. It just kept going on and on.

I wasn't sure how to stop it because they had my debit card number.

Through this whole thing I have had contacts with maybe 5 people to help me with my 5 coaching sessions and the other only to set up a LLC which I knew how to do. There was another call later they put in an email and I missed it because of all the other activity going on.

After that around the Dec 15th, I got a call from a man name Jay who said for only 8500.00 for 6 months or 12,000.00 for 1 year, he and his workers could set up a website for me. They just keep coming.

On Dec 15th a gentleman called me and said he had received my request regarding the on line business I bought for 97.00 and he was sorry that someone had received it in error and he wanted to offer his assistance to cover the 97.00. I started to tell him of what was going on and he alerted me that this be a scam.

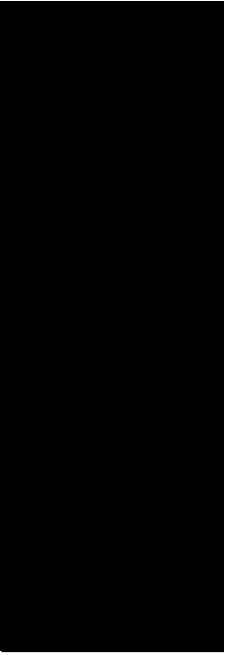
I have been researching this and all the numbers and names have brought me back to IBS and Precision Biz Services and Thrive Learning.

I am asking them to return my monies and clean up all the loans because they are through them not me. I have included the fax I sent them after many tries of emailing them and everything returned.

My credit is in jeopardy and all I wanted to do is start a business to help with my income and my retirement only to remove the little savings I had.

I would appreciate your help with this matter.

Sincerely Yours,

A large black rectangular redaction box covering the signature area.



State of Utah
Department of Commerce
Division of Consumer Protection

RECEIVED

MAR 06 2014

Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION	
Your Name	Home telephone number
Street Address	Daytime or Work telephone
City	State
Zip Code	
E-mail Address	
COMPLAINT AGAINST	
Name of Business Entity	Daytime telephone number
Street Address	Other telephone or facsimile
City	State
Zip Code	
E-mail Address	Web Address (URL)
TRANSACTION INFORMATION	
Amount of Transaction	Date of Transaction
Method of payment for transaction	
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date.	
NO ☐ YES ☒	Was the product or service advertised? If yes, give location and date
NO ☒ YES ☐	How would you like to see your complaint resolved?
STOP THIS COMPANY FROM PAYING ON SERVICE CHARGES	
OTHER INFORMATION	
Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number	
NO ☐ YES ☒	TEXAS ATTORNEY GENERAL

SUMMARY OF COMPLAINT TO UTAH ATTORNEY GENERAL

In September of 2013, I received a spoof email with a link to this company, Internet Business Specialists, I clicked on the link s I was looking for a quick way to make some money on the Internet. I was given a long talk about how easy it is to make lots of money online. I'm 79 years old and not in complete use of all my mental faculties, anyway, I fell for their talk and every time after that that we talked, there was another request for more money. They, however did start coaching me on how to make money selling and buying on Ebay, but I was supposed to get about 6 months of coaching and start making money. All total I'm out the sum of \$13,274.31, and never did get any money coming in to me. I feel that because of my age and decreasing mental capacity, I was scammed for a large amount of money that I just simply cannot afford to lose. I'm retired, and disabled and on a fixed income. My credit cards are maxed out, thanks to this company's insistence that I send them more money to continue in the program. When they insisted that I withdraw \$4,000.00 from my IRA, I did so then contacted my financial adviser who immediately told me to get out of this as he felt it was a complete scam. Is there any way you can get this company to return some of the money at least? I've filed a complaint against them with the Texas Attorney General's Office, but have be told that because this company does not have an office in the State of Texas, they are powerless to help me. Thanks you for any help your office can give me!

SUMMARY OF COMPLAINT

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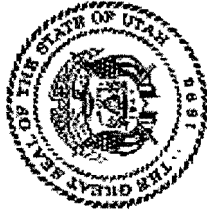
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SIGNATURE: _____

DATE: 3/3/14



State of Utah

Department of Commerce

Division of Consumer Protection

Consumer Complaint Form

RECEIVED

Send to

Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

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CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialists	888-856-8861	
Street Address	[REDACTED]	
1178 E Brickyard Rd		
City	State	Zip Code
Salt Lake City	Utah	84106-2555
E-mail Address	Web Address (URL)	
accountrelations@ibsstart.com	www.ibsstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$10,895.36	January 30, 2013	Credit Cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO ☐ YES ☒ Over phone, at my home		
Was the product or service advertised? If yes, give location and date		
NO ☐ YES ☒ Advertised via telephone solicitation to me directly		
How would you like to see your complaint resolved?		
Re-imbursment of all funds spent.		

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.	
NO ☒ YES ☐	This the first, I am planning to go as far as possible to protect resolve.

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I was contacted by Rob Morriss of IBS, Internet Business Specialists. He stated that I was being contacted to help me establish a successful Internet Business. A complete narrative of this transaction and process is included in within this report

I am also including a email stream that I have sent to them. They responded that they received the complaint email and it was being elevated. I have followed up with them, but they have not acknowledge the email or the complaint

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE

DATE: 4-9-2014

NARRATIVE OF COMPLAINT

On January 13, 2013 I was contacted by a telemarketer offering a program for Internet Business Consulting and an Ecommerce website. The amount was \$10,895.36 for the service etc. The charges were made on a Sears MasterCard in the amount of \$5,895.36 and a GM Extended Family Capital One MasterCard in the amount of \$5,000.

The "package" was to include a website and expert coaching to teach me how to drive customers to my "to be" Ecommerce site. The coaching was to include hands on support to insure that the site was effective in producing sales and included ongoing coaching and expert support from experienced and successful marketers on the internet.

I was assured me that I would get all the advice, information and knowledge to build a successful Ecommerce business from the ground up. The company also understood that I was new to internet marketing. I was assured that they would oversee my growth and be there "every step of the way" to support me. The salesman also clearly gave me examples of many people such as myself that were making very good incomes from their coaching and support program. During the sales process I was told that I would need to agree to be a reference for them. The reason for my being a reference was because the company had a goal to make 10 people a success story for promotional purposes. Upon my success they would ask me to be give personal testimonials or even a video testimonial may be asked of me. At this point I believed that I was at the right place to receive the solid information and support to move forward into Ecommerce and Internet Sales.

Being eager and skeptical at the same time, I reviewed the numbers with them several times to insure that I was understanding the offer and the projections, should I enroll in the program. I completed and sent a spreadsheet to them outlining the information in numbers that they had told me in the phone conversation. They verbally confirmed the numbers as I presented back to them. In the text of the spreadsheet they also confirmed, all be it verbal, that I would recover my investment in 1 to 3 months. It was also told to me that would recover my return on investment if I would commit to 3 to 10 hours per week. The 3 to 10 hours per week was the time I would need to achieve my financial goal as I had stated to them. The variance in time was due to the traffic flow of orders coming in to be processed. For the records, I gave them a financial goal of \$10,000 per month after an initial ramp up of a month to 6 weeks to get the traffic directed to my site.

Upon confirming the expectations with their projections / promises I agreed to sign in for the program. At that point it became a rush to get all the papers in and signed so they would not waste any time in "getting me started". I was provided an agreement to sign "now" so they could get things going immediately. At this point in the conversation I still did not know the cost of the program as they kept avoiding it with other things like, if you want to achieve your goals we include additional coaching sessions. They stated that this would only accelerate the selling process for quicker and better sales and profits. They never told me what the cost of the program was until they checked my credit cards for the charges should we go forward. Upon giving them the card information, I was put on hold (I am sure to check my credit cards) and they returned to me with a "Congratulations, you have qualified for the program" and for the special attention to make me one of the success stories they were seeking to establish. I did not get the price of the program until the final minute. Actually, I had threatened to hang up when they hesitated to tell me the price. This was prior to my signing of any agreement. Upon the satisfactory approval of the credit charge, they told me that the charge would show up on my credit cards as Internet Business Specialists. This was the first instance that I was given a name. In hind sight, and given the time, I would have researched them on the scam and reputation sites on the internet.

During the sales process I was told that all of the coaches were successful online business owners that had knowledge in many aspects of internet sales and marketing. They therefore, could coach me in a number of product marketing endeavors. I can't recall from where the salesperson said he was calling from geographically. It was never clear to me because such questions were always avoided when various subjects were broached. To assure me that I had made a good and safe decision I was assured that the charges on the credit cards would be recovered within the 1 to 3 month time frame. They also clearly stated to me that in the worst case scenario it would take 10 to 12 weeks for full recovery. To restate, this was the worst case scenario.

In return for my investment I was to receive personal lifetime coaching. I expected to begin receiving systematic and scheduled coaching calls to start the process. I was told that I would receive a call from a mentor shortly. I did receive a call in a couple of three days from a man from Power Sellers College telling me that he was the person that monitored my progress and that if I did not complete my assigned tasks that he would be the one that would call me to "boot me into action". He also stated that I would be hearing from my assigned coach in a few days. At this point in time, I did not know who Power Sellers College was. I still was not informed that I was enrolled in an Ebay learning program. If I had known that I was being enrolled into an Ebay training / learning program I would have cancelled immediately. I did not know there was a 3 day opportunity to cancel out from such a decision. I certainly was not interested in studying Ebay. I had personally sold and purchased items on Ebay prior to this time. I was aware that I could get selling and buying information from the Ebay website for any subject needed relative to using Ebay. It was then that I realized that I had been cheated out of a considerable amount of money.

Not really knowing what to do, I only had one option that I knew of. That option, was to make the best of a bad situation and try to make it work. Upon hearing from my coach I got even more dejected. My "coach" was a lady that was supposedly selling baby clothing. She was actively in the process of studying to become a dance teacher. This certainly did not sound like an internet business expert by any stretch of one's imagination. The coaching sessions were anything but coaching. I received a call weekly. She was punctual with the calls. The calls were late a few times due to her babies sickness or other care needs. The typical call was nothing close to coaching. The "coaching sessions" went like this:

How are you doing?

You will need to continue your training with watching the videos and completing the test after you are finished.

So for now, just do Lesson X or Y and let me now when you have finished

I will call you next week

Next week was a "wash and repeat" and on and on each week

In approximately the 4th week, I began asking questions about the program. I asked why I paid so much relative to what others appeared to be paying. I had researched the internet to discover approximately what others were paying. The answer was, I don't have anything to do with that. I am just the coach was the deflection comment I received. The coach informed me that they had several companies that refer customers to them. She stated that she did not know what company referred me. Please note that until the Ebay thing was sprung on me, I didn't know I was being referred to anyone or any other entity for any reason.

When I began to ask questions like, "when are we going to get the meat of this stuff and start making money?" I was told that I needed to just follow the curriculum and that "we'll get to that later". The information they submitted to me was not special or proprietary in any way. The Ebay website gives all of the information needed to successfully sell or buy on Ebay. I was getting nothing, and continued to get nothing, and ended up getting nothing.

After some time and after much anguish, I began to fully understand that I had been cheated, scammed, or any other phrase you may want to use. I was sold guarantees from the salesperson on the phone and none of them came to fruition. I got no effective coaching help, and most importantly, have not made a cent in selling anything that contributed to a recovery of my money or time wasted. The services fell extremely short of the expectations given to me by the salesperson or the coach. This failure is not due to any lack of effort on my part. I did not receive what I purchased or thought I had purchased. The program did not produce any monetary results.

I believe that a complete and full refund of my money is the least I should receive in recovery for my losses. Compensation for my lost time and anguish should also be a part of a settlement. The lost time and frustration is subjective. The money is actual and it should be returned in full.

I shall look forward to your response to this matter. I hope we can complete the recovery of my investment in a fair and amicable manner. I look forward to hearing from you without delay. I will be reporting this complaint to all appropriate agencies, companies, fraud reporting entities on March 17th, 2014 if I have not heard from you relative to this issue.



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED Send to
Utah Division of Consumer Protection
Attention: Complaint Processor
Heber M. Wells Building, 2nd Floor
160 East 300 South, PO Box 146704
Salt Lake City, UT 84114-6704
(801) 530-6601 | (801) 530-6001 fax
www.consumerprotection.utah.gov

Consumer Complaint Form

The Division of Consumer Protection is charged with enforcing consumer protection laws. We offer assistance according to those laws; however, you should not rely solely on the filing of this complaint to resolve your problem. You may need to consult an attorney to determine what remedies may be available to you and any statute of limitations that may apply to your case.

CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	[REDACTED]
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialists	(888) 856-8861	
Street Address		
11650 S State Street, Suite 240		
City	State	Zip Code
Draper	Utah	84020
E-mail Address	Web Address (URL)	
customerservice@ibsstart.com	www.ibsstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$7,171.36	11/1/13	credit cards
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc.)? If yes, give location and date		
NO ☐	YES ☒	over the telephone
Was the product or service advertised? If yes, give location and date		
NO ☐	YES ☒	On the internet; can't find site now
How would you like to see your complaint resolved?		

I should be given a full refund of the amounts I paid to this company, \$7,171.36 (cost of the CDs and my initial credit card charges).

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☐ YES ☒ Department of Justice; Better Business Bureau, and Federal Trade Commission

SUMMARY OF COMPLAINT

In the space provided below, concisely and completely describe your complaint, including what you have done to resolve the problem, including dates and names of those you have contacted. Use additional sheet(s) ONLY if necessary (do not say "see attached"). Please limit faxed complaints to ten total pages or less. Complaints totaling more than ten pages should be mailed to the Division

I am a senior citizen who lost my job two years before retirement and I was anxious to find some way to replace my lost income. When I saw the ad on the internet for the CDs to create an internet business at home and how profitable they said it could be, I ordered the two CDs for \$186. As part of the purchase of those CDs, I was offered a free 30 minute phone coaching session.

The coaching session turned out to actually be the telemarketing sales pitch. The salesman did not promptly identify himself as a telemarketer at the beginning of the call. I was not told by the caller that he was a telemarketer and sold business coaching services - not success. He kept saying he was a coach to people who wanted to start up an internet business. He promised to provide me with coaching lessons to learn how to be successful and make money selling items on the internet. He explained to me that the coaching sessions were to last for nine weeks, and the program included access to an on-site e-library and webinars that were part of the coaching homework.

The telemarketer insisted that in order for me to make money with their system, I had to purchase the complete coaching package they were offering. He kept telling me that I didn't want to be a loser, that in order to succeed, this was the only way for me to make any money and be independent. He kept telling me that if I didn't want to fail, this was the only way to go. He told me that my success was dependent on how much effort I put into it. He told me that all of their coaches owned their own successful internet businesses and they would teach me what they had learned through experience. I asked them if the coaches were so successful in their own businesses, why were they coaching? His answer was that they were like Robert Kiyosaki who wrote Rich Dad Poor Dad and gave seminars to people - they all wanted to help other people be successful. He kept telling me that they had helped lots of people be successful and make a good living with internet sales, getting out of it however much time and effort they put into it. He told me they were in business to create success stories.

The salesman did not promptly inform me of the price and he badgered me for almost 30 minutes before he told me the price of the service. When he finally did tell me the price, I was hesitant because it was so much money, I was unemployed, and would have no way of paying for the credit card debt. He insisted that if I did what they taught me, that I would be able to pay off my credit card debt in a very short period of time. He kept telling me that I would be a loser if I didn't sign up, until he finally wore me down and talked me into signing up for the complete coaching program and then he rushed me through the contract signing process. I was charged \$6,985.36 on or about 11/1/13. He told me that if I did what they taught me, I would be able to pay off this amount with my new internet sales.

He also said as one of the benefits of this coaching, I would create a new business entity and I could then transfer the credit card debt to the business and I could deduct the purchase as a business expense. I found out later this wasn't true because I didn't own a business at the time of the purchase. Also, I was not told that the IRS doesn't allow me to deduct any business expenses if I didn't make any money. The IRS treats your credit card charges for this coaching as if it were a hobby. This was never explained to me.

The telemarketer didn't tell me where he was calling from. He also said that the price would go up if I didn't buy that day. The telemarketer processed my credit card charges before I was allowed to read and sign the contract.

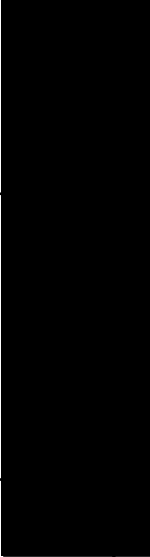
I thought that I was going to receive full week of coaching, not just once-a-week sessions. At that, the coaching sessions didn't last much longer than 10 to 15 minutes. One of the first things I had to do was create an eBay account. I was told that I needed to obtain a specific number of positive comments (or stars) from sellers as a purchaser that would carry over to being a seller, so I was instructed to bid on items on eBay to earn these positive comments. I spent additional money purchasing eBay items and didn't always get feedback from the seller, so I had to bid on more items in order to obtain the number of positive comments required by the lesson. The next step in the coaching I was instructed to purchase items from second hand stores, Goodwill, Craigslist, and the like, and post them on eBay to

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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PLEASE READ THE FOLLOWING BEFORE SIGNING BELOW

In filing this complaint, I understand that the Division of Consumer Protection is not my private attorney, but represents the public in enforcing laws designed to protect the public from misleading or unlawful practices. I further understand that if I have any questions concerning my legal rights or responsibilities, the Division cannot give me legal advice and I should contact a private attorney. I hereby give my consent to the disclosure of the contents of this complaint. The above complaint is true and accurate to the best of my knowledge and belief.

SIGNATURE: 

DATE: 4/22/14

sell Selling on eBay was never discussed or mentioned to me during the initial sales presentation If they had told me about the eBay portion, I would not have signed up in the first place This resulted in me piling up more debt to purchase these items and then having to use all of my closet space to store these items I was trying to sell The coach would answer my questions but for the most part I was told to just watch the videos and do the homework assigned for the specific lesson I complained to my coach because the videos I was supposed to watch for each lesson were of very poor quality, with sound and video being difficult to follow or the illustrations being vague The videos also gave website information which was supposed to be used as part of the homework but the URL information was outdated and didn't work when I tried to use it I tried asking my coach what her business was and she was very secretive and vague about what she actually did The next lesson was for me to reach sales in one week of \$1,000 I was told we would not move on to the next lesson until that goal was reached The items I had listed on eBay didn't total \$1,000 so I had to purchase more items to put on eBay, incurring even more debt I was also instructed to set up an eBay store and post my items on my store site This was an additional monthly fee My listings were on eBay for months and I continued to incur eBay charges each month for my listings and for my eBay store My lessons stopped at this stage because I never earned the \$1,000 in sales.

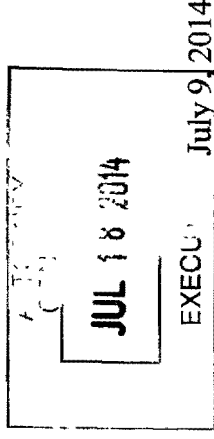
Part of the service they told me they would provide would be building my website However, that never happened I did not receive all of the lessons they promised, I did not make any money and I incurred a huge credit card debt and I continue to expend funds to pay off the credit cards and the accruing interest In all fairness, I have been severely damaged by this telemarketing company The CDs I purchased didn't come until at least 30 days after I purchased them and I was told by my coach that I didn't need to watch them because everything on the CDs was being taught to me in my coaching sessions I never watched the CDs and would be happy to return them if they want them back.

07211407

RECEIVED

JUL 22 2014

Better Business Bureau
5673 S Redwood Road Suite 22 CONSUMER PROTECTION
Taylorsville, Utah 84123
801-892-6009



UTAH ATTORNEY GENERAL'S OFFICE

RE: Internet Business Spec
1178 Brickyard Road
Salt Lake City, Utah 84106
801-456-6863
888-856-8861

JUL 21 2014

Commercial Enforcement Division

I was enrolled into this Internet Business School, due to unexpected medical circumstances I was unable to complete the program. The company was notified within the first thirty days, I submit this company has taken unfair advantage of its clientele.

A medical situation which causes the client to pay full service where little or no service is rendered, causes undue financial burden where none should be, a regular higher education institution has counsellors to work problems out. I am a sixty plus year old Veteran.

No copies of contracts and or conditions, checks or payments can be given as this is an internet company. No hard copy or receipt was given.

I write this in request that you can get the IBS company to honor its pledge: That of the cost of admission fully re-credited to my credit card account.

The events are as follows, to best of recollection and records:

Feb 14 2013- School charge \$9585.36 to my credit card.

Feb 18 2013- The Course Coach called me to start the program.

Feb 27 2013- Last Class

Mar 07 2013- Aneurysm or Stroke, they came so close together the Doctor's cannot determine which came first- that caused the accident. Since the accident I have no recollection of classes or instruction on the course, and do not have any materials from the class as they are on a computer and irretrievable to me. My computer would have had to be professionally reprogrammed as I could not get into it as it was pass word protected.

Mar 11 2013- Course Coach- called on schedule and was told by my sister that I had been in an accident-and would not be taking the course-please to dis-enroll me from program
Mar 18 2013- Course Coach called again, he was told that I had been transferred to a different hospital and please dis-enroll me from the program. He suggested that the customer service be notified and some type of refund would be available.

Mar 19 2013- The Customer Service Department was contacted- They required that a letter from the Physician was required, with medical records to dis-enroll and return any funds for the program.

Apr 18 2013- The attending physician sent a letter to the person of Mr M, Customer Service Department.

Apr 29 2013- The Veterans Service Officer sent a letter to the same above person.

Apr 29 2013- Mr M told my sister (since I could not talk, but heard the exchange, I listened to all calls made to this company) that something in the way of a return could be

done, he stated he was very sorry to hear of the accident and would everything possible to convince his colleagues to return some portion since I was in the course for such a short time and he would consult with his board at their next meeting.

Calls between my mother and sister ensued between Mr M or his assistant Miss A, no last name given, on the first and third Monday of each month as well as each second and fourth Wednesday of each month, until August 14 2013 in which Mr M said they, the company, would give a refund and was ask if the amount would be seventy-five percent or more as previously talked about, he said he would get back to us.

August 26 2013- Follow up call was made and the percentage was eighty percent of the funds would be credited, but Mr M said if we waited until the December meeting he would have one-hundred percent credited back to my account. I consider Mr M stated these with mall-us of intent to render no such credits, only that I would give up and he would not have to return any credits thereby making his department look better at their financial meetings.

Dec 11 2013- Miss A, told my sister that it would be January before a credit would be issued to the credit card company that they had previously charged.

After that date the message machine would come on and only messages could be issued.

I have been patient with the best of intentions for this company, and expected that they would have done as they told us they would, ie., return the one-hundred percent as was promised in August of 2013, if only I would wait, I did wait for over seventeen months.

IBS seems to personify the art of procrastinate and delay until all other options have been exhausted, even to the extent of evasion of the credit card company efforts to contact them to resolve this, and pursuant to their recommendation that I contact your Office and Attorney General Office for the States of [REDACTED] and Utah.

[REDACTED]

CC: Office of Attorney General the State of [REDACTED]
[REDACTED]

Office of the Attorney General the State of Utah
Post Office Box 142320
Salt Lake City, Utah 84114-2320

Internet Business Spec
1178 Brickyard Road
Salt Lake City, Utah 84106



State of Utah

Department of Commerce

Division of Consumer Protection

RECEIVED

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Utah Division of Consumer Protection
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Salt Lake City, UT 84114-6704
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CONSUMER INFORMATION

Your Name	[REDACTED]		Home telephone number	[REDACTED]	Daytime or Work telephone	Same
Street Address	[REDACTED]					
City	[REDACTED]	State	[REDACTED]	Zip Code	[REDACTED]	
E-mail Address	[REDACTED]					

COMPLAINT AGAINST

Name of Business Entity	Daytime telephone number	Other telephone or facsimile
Internet Business Specialists	888-856-8861	801-456-6610
Street Address		
1178 Brickyard Rd.		
City	State	Zip Code
Salt Lake City	Utah	84106
E-mail Address	Web Address (URL)	
	www.1bsstart.com	

TRANSACTION INFORMATION

Amount of Transaction	Date of Transaction	Method of payment for transaction
\$8,985.36	4-3-14	Discover
Did you enter into a contract with the supplier (including verbally, in writing, over the telephone, etc)? If yes, give location and date		
NO ☐ YES ☒	4-3-14	
Was the product or service advertised? If yes, give location and date.		
NO ☐ YES ☒	Internet (moneycode video)	
How would you like to see your complaint resolved?		

money back in full. Plus damages for stress & lack of work due to wasting my time on this program. Expenses occurred for compensation.

OTHER INFORMATION

Has this matter been submitted to another government agency, an arbitration service, or to an attorney? If yes, give name, address, and telephone number. If a court action has been filed, include name of court, address, and case number.

NO ☒ YES ☐

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I sent an email 9-15-14. To accountrelations@ibstart.com Basically described how I was mislead to begin with using 9000.⁰⁰ to pay for education to start ebay business. Then marketed by Utah based company's aligned with IBS to make my business succeed. Told them I'm dissatisfied and want a full refund. Discover was informed & IBS sent them documents with my signature authorizing payment & how I got the training. But I was mislead to begin with telling me on phone how I would make enough money within a month of the program to pay credit card. I did not. Selling my phone & camera on ebay did not count. They deceived me and got my money in full, I have nothing to show for these services.

CONTINUE ON A SEPARATE PAGE IF NECESSARY

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SIGNATURE: 

DATE: 11-10-14