



## FRAUDS AND SCAMS

### DEFINITIONS:

Both terms refer to a dishonest act or a misrepresentation for obtaining goods or money. **Fraud** is the correct term for the *criminal* offence.

### WHY ARE SENIORS VULNERABLE?

- They tend to be more trusting and feel impolite to just hang up or close the door on someone.
- Some are uncomfortable dealing with personal finances; some may be isolated and glad to talk to someone.

### WARNING SIGNS

- The deal seems too good to be true.
- Focus on wording such as: Act Now or Miss Out! No Risk!
- Attempts are made to get personal or financial information.

### HOW TO PROTECT YOURSELF GENERALLY

- Use caller "ID" to screen calls.
- Give out your phone number only to somebody you trust.
- Take time to think it through before you rush to donate money.
- Do not carry important papers in your briefcase, pockets or purse.
- Choose your pin numbers carefully. Avoid using:
  - your birthdate
  - phone number
  - pet's name
  - social insurance number

### IDENTITY SCAM

#### *An Identify thief may*

- Steal your purse or wallet
- Dumpster dive in your trash
- Break into your home
- Solicit information over the phone

***When someone steals your identity, they have access to:***

- Cell phone contacts
- Chequing accounts
- Credit cards
- Driver's license
- Loans and lines of credit
- Overdraft protection
- Passport



**With this information, they can commit crimes in your name.**

#### *Precautions*

- Use passwords that are not easy to figure out.
- When you lose a card, let the card company know immediately.
- Sign credit and debit cards when you get them.
- Install fire walls on your computer.
- Keep your purse and wallet close to you and within sight.
- Keep important documents safe.
- Shred papers with your ID on them.

## THE TOP TEN FRAUDS AGAINST SENIORS

### 1) Romance Scam Variation

- a) Scammers steal photos and use dating sites, social media or phone calls to lure potential victims into sending money for various reasons.
- b) They will claim to be working abroad.
- c) Eventually they will want to meet.
- d) It is at this time that they will inform the victim that they cannot afford to travel and will ask for money to cover travel costs.

### 2) Service Scams

- a) Scam artists are using phone numbers from more than a dozen federal departments to defraud Canadians.
- b) Some of the calls tell potential victims their social insurance numbers have been compromised.
- c) Others are told they owe the government money and are in legal trouble.

### 3) Extortion - SIN Scam

- a) Scammers, who pose as CRA agents, will use emails, phone calls and regular mail and even text messages to get money and personal information.

- b) Often the phone calls seem urgent, and the scammers will use aggressive language or threats to scare people into making payments.

### 4) Prize Scams

**You're a WINNER!!!! – all you have to do is:**

- a) Pay a shipping fee and taxes
- b) Buy something
- c) Give your credit card number
- d) Attend a presentation

**Generally,**

- i. the prize is of little value.
- ii. it is worth less than you pay to get it on your own.
- iii. it never arrives

### 5) Bank Investigator Scams

The inspector calls and you are asked to withdraw a large amount of cash to use to catch a bad person.

**Protect yourself!**

- Never give personal information over the phone.
- If you have caller ID and do not recognize the number, let it go to voice mail.

### 6) Emergency Scam

Watch out for relatives asking for emergency money.

They might say, "Hi, this is your favorite grand(son)(daughter) or nephew/niece. I need you to send me money (for a flight ticket, rent or bail) but please don't tell mom. She'll be so disappointed in me."

**Any request to wire or send money should immediately raise a red flag**



- Fraudsters set up fake online websites to cater to this need.
- If you use online pharmacies, **only use** the ones that have a storefront as well. For example, use London Drugs online, or Pharmasave online.

## 9) Charity Cheaters

Callers claim to represent charities to help pay for disaster recovery or to provide aid for victims of a disaster.

**Beware of fake web sites, especially after a disaster.**

**Protect yourself!**

If someone wants a donation by phone, request that they send you the information by mail, not by email, and do not give credit card information.



## 7) Internet Scams

*Variation #1:* You receive an email

Scammers create email messages and web pages that mimic trusted business & government agencies and/or send emails to "fish" for passwords and financial data.

*Variation #2:* Spear phishing

- a. Spear-phisher knows your name and may write, "Hi Bob:" instead of, "Dear Sir:"

**Protect yourself!**

- Keep secrets secret and limit what information you put on social media.
- Change passwords often and avoid using variations of just one password.
- When you get notice to update your software, do it !

## 8) Counterfeit Prescription Drugs

Some seniors cannot afford medications, so they search online for cheaper ones.

## 10) Shady Contractors

*Variation #1:* Home Repair Rip-offs  
Fraudulent contractors may:

- knock on your door and offer a special price because...
- conduct a free inspection and then suggest you need MAJOR repairs (e.g. due to radon, termites, etc.).
- do only part of the work and then refuse to continue - unless you pay more.

### *Variation #2: Public Utility Imposters*

- Two people arrive at your door claiming to be from a public utility company inspection service.

#### **Protect yourself!**

- Ask for ID. Phone police if no ID.
- Ask to see their business license and insurance coverage.
- Check references.
- Check with the Better Business Bureau.

### **Identity Theft**

What an identity thief wants is access to your full name, address, birthdate, SIN, PINs, mother's maiden name, credit card/bank account, etc.

#### *Variation #1 Paper Chase*

The thief obtains your print mail, including financial statements or other documents that include personal identification information.

#### *Variation # 2 Skimming*

- The thief obtains data from the magnetic stripe on a credit card.
- The thief takes a photo of a card and the data is then transferred to a new, blank card.

### **Identity Theft: Protect yourself**

- Do not carry unnecessary documents in your purse, wallet or briefcase.
- Do not leave your purse in a shopping cart, hanging over a chair, or on the floor.
- Review financial statements each month.
- Tear or shred receipts, financial statements and similar documents. Do not just throw them out.
- Memorize PINs.
- Shield PIN entry.
- Report anything that does not seem right at an ATM machine. **Verify all transactions.**



**If you are a victim of fraud, REPORT it to ensure others are not victimized – even if you are.**

## RESOURCES

- **2-1-1** Provides information about community services in Metro Vancouver, Fraser Valley and Squamish/Lillooet
- **BC Centre for Elder Advocacy and Support** 437-1940 or 1-866-437-1940
- **Better Business Bureau of BC**  
604-682-2711  
[www.mainlandbc.bbb.org](http://www.mainlandbc.bbb.org)
- **Canadian Antifraud Centre**  
1-888-495-8501  
[www.antifraudcentre.ca](http://www.antifraudcentre.ca)
- **Canada Revenue Agency** 1-800-267-2384  
[www.cra-arc.ca/charities](http://www.cra-arc.ca/charities)
- **Credit Counselling Society of BC** 1-888-527-8999 [www.ccsbc.org/help.shtml](http://www.ccsbc.org/help.shtml)

### To get your credit report

- Equifax Canada Inc. 1-800-465-7166  
[www.equifax.ca](http://www.equifax.ca)
- TransUnion Canada 1-800-663-9980  
[www.transunion.ca](http://www.transunion.ca)
- **Dial-A-Law** 604-687-4680 or 1-800-565-5297 [www.dialalaw.org](http://www.dialalaw.org)
- **Lawyer Referral Service** 604-687-3221 or 1-800-663-1919
- **Legal Services Society**  
604-408-2172 or 1-866-577-2525
- **Phone Busters** 1-888-495-8501  
[www.phonebusters.com](http://www.phonebusters.com)
- **RCMP Victim Services:** Call your local detachment or 1-800-563-0808

- **ScamBusters:** [www.scambusters.org](http://www.scambusters.org)

### REPORTING :

- Gather all documents and receipts.
- Contact your local police agency.
- Contact the Canadian Anti-Fraud Centre at: 1-888-495-8501

**FRAUD**

Recognize it!

Report it!

Stop it!



