



SCAMMED!

Camrose Police Service

Trauma and Crime

Support Services

780-672-4570

WHAT IS A SCAM?

A scam is fraud. It is a dishonest plan to take advantage of or trick another person into giving money or information which allows the person access to financial assets. Scams look like the real thing and catch you off guard; or manipulate your emotions to make quick decisions regarding giving over money or information.

Scammers target anyone, young people to seniors. Scammers also target businesses. NO one is immune to fraud.

Scammers will try to use any means to convince you they are legitimate. They are often not amateurs and they will use technology to their advantage. Scammers will contact people in person, on-line, by mail, by text or by phone.



IS IT A SCAM?

- The person is making threats of jail, arrest, deportation, or family disruption.
- The person is asking you to lie or not tell anyone about what the conversation is about.
- The person is telling you that you have won a prize or gotten an unbelievable deal.
- The person is trying to alarm you in order to make you act on this immediately.
- The person wants money in an unusual way (gift cards).
- The person is asking for a lot of personal information.
- Spelling and grammar errors.
- Unsolicited calls or friend requests on social media.
- The deal is too good to be true.

Protecting your information, identity and money

- For any transaction take your time. Verify details, company names, identity of the person contacting you.
- Don't be afraid to say "no" and hang up. You are not obligated to talk to and provide information to someone you do not know. If they have identified themselves as being from an agency such as CRA, phone CRA and check it out.
- CRA, government agencies, companies, bail/fines, etc., cannot be paid in bitcoin, gift cards, or prepaid visas.
- Be aware of time and day the person is calling. Early morning, evening, weekend, and holiday calls are unlikely for most government agencies and companies.
- Ask the person why they need your information, especially identification and what they are going to use it for.
- Buy a shredder and use it for any paper that has personal or financial information on it. This includes bills, cheques, invoices, expired car registration documents or income tax forms.
- Cut up all expired or unused credit cards.
- Carry only the identification you need. Birth certificates, SIN, passports do not need to be carried on a day to day basis.

- If someone asks you to keep a transaction secret, check it out with someone.
- Never given someone remote access to your computer.
- Do not trust that the phone numbers or email addresses are legitimate. Scammers can manipulate this information to appear to be the real deal.
- In Canada there are no prize fees or taxes. If you win a prize it is free. Question upfront fees.
- Verify charities with CRA, collection agencies with the province, and company information by calling the company or Better Business Bureau.

Identity Theft

Identity theft is often an end game of a fraud/scam call. Your information can also be stolen via someone stealing your mail. Looking in your trash, tampering with ATM card machines, looking through your social media accounts, and email.

It happens when someone has gotten your key identification pieces and are now using that information to fraudulently obtain assets/money. The thief may take out loans, empty your bank account, run up your credit card bill or open new accounts in your name. The person can also rent an apartment, commit crimes using your identity or commit crimes against people you know.

Key Identification Documents

- Driver's license
- Birth certificate
- Social Insurance Number
- Permanent Resident Card
- Certificate of Canadian citizenship
- Passport
- Bank cards and PINs

RED FLAG! STOP!



Signs of Identity Theft Include:

- Bills for items you did not purchase or order
 - Addresses, phone numbers, accounts or inquiries from banks, companies or vendors you do not recognize.
 - Check your statements and bank accounts regularly. Any unusual or unexpected activity could indicate identity fraud.
- Calls from collection agencies or creditors for accounts you do not know about
- Bills and statements that do not arrive OR arrive for items you did not purchase, or accounts you did not open
- Unusual activity on your accounts
- Credit checks for loans you did not apply for

HOW TO PROTECT YOURSELF FROM IDENTITY THEFT

- Be careful of what ID you provide to people or organizations. This information can be gathered through scam calls, prize entry forms or in person requests such as an awards program at a store.
- Ask companies and employers how any information collected about you is stored and shared. Be aware companies can and do sell personal information.
- Be aware of what is going on-line regarding any personal information such as birthdates, wedding dates, etc.
- Keep track of bills and statements. If you receive paper bills, be aware if they do not arrive on time and check with the vendor to see if they were sent out.
- Cut up any cards sent to you via mail that you will not be using or any expired cards.
- Check all statements carefully.
- Watch your credit score for any loans, credit cards, etc. taken out in your name that you did not apply for.
- Empty your mail box daily.
- Shred documents before disposing of them
- Store all personal documents in a secure place such as a safe and only carry the ID you need.

If your identity is stolen:

- Keep all papers or evidence you have of someone using your identity. Log calls of any collection agencies or creditors.
- Contact the police and file a report
- Fill out an Identity Theft Statement used to notify banks, credit card companies, etc. that you are a victim.
- Call your bank and credit card company (number of back of credit and debit cards) immediately.
- Contact major credit reporting agencies
 - Equifax Canada 1-800-465-7166
 - TransUnion of Canada 1-800-663-9980
- Call Service Canada 1-800-206-7218
- Call Canadian Anti-Fraud Center 1-888-495-8501
- If your credit card was used you are liable for \$50. However, if your ATM card is used with your PIN, you are liable for losses. KEEP YOUR PIN HIDDEN!

Common Scams

TAX SCAMS

The victim receives a call claiming they are from a government department such as the CRA. The caller may threaten you with jail or fines if you don't pay overdue taxes NOW. The money has to be forwarded now and sometimes as gift cards or bitcoin.

YOU HAVE WON A PRIZE or UNCLE JACK LEFT YOU A FORTUNE!

The caller announces you have won a prize or that they are a lawyer tracking down someone who inherited a large amount of money. The caller asks for personal information and/or money to ensure you received your prize or inheritance.

SOMETHING IS WRONG WITH YOUR CREDIT CARD ACCOUNT OR AMAZON ACCOUNT

The caller indicated unusual activity of a credit card or online shopping account. They ask for details such as a confirmation of your credit card information or account number. The caller may ask questions which require a "yes" answer which they can now use to create a conversation where you agreed to buy something.



RED FLAG! STOP!

- The caller is trying to get you emotionally charged and willing to make decisions or provide information without considering the consequences.
- The person is threatening you if you don't act now.
- The person asks for personal information such as birthdates, social insurance numbers, health care numbers, or passport numbers. This information is not needed by most vendors.

Grandparent scams

Scammers target grandparents or other persons by taking advantage of their family relationships to steal their money. The victim receives a phone call claiming to be a family member in "trouble." Usually an accident, getting put in jail, or can't return home. They need help immediately. The victim is told to keep the incident secret.



RED FLAG! STOP!

- This type of scam is trying to put you in an emotional situation so that you are upset and go ahead with their plan without thinking. Take time to verify the story. Call the child's parents or friends to confirm the details.
- Ask questions that only a family member would know the answer.
- Never give out personal information even to family members. Your grandchild, niece, nephew, etc. does not need your bank numbers, SIN, or health care number.
- Fines and legal fees cannot be paid with bitcoin or gift cards.

Romance Scams

You connect with a scammer via an online dating site. The person gains your trust and affection via messages and photos. You are charmed and may be told they “love” you. At some point the person begins to ask you for money or gift cards to pay for an unexpected emergency or to visit you; asks you to invest in a company or cryptocurrency; or asks you to receive money from them which may be inadvertently involving yourself in a crime.



RED FLAG! STOP!

- A person you do not know professes they love you
- The person moves quickly or changes mode of communication often (text to email, to Whatsapp, to text)
- The person always avoids meeting person to person
- The person claims to be near but is always working away or overseas.
- The person is angry or guilted you into sending money (if you loved me)
- The person asks you not to discuss the relationship with others.

Purchase and Selling of Merchandise Scams

This type of scam can be presented in a number of ways. Door-to-door salespersons; on-line shopping apps or marketplaces (Facebook, Kijiji); or over the phone. The person offers the victim a deal sometimes too good to be true or advertises an item for sale. Sometimes the person will create fake accounts on eBay or other marketplaces. They often advertise their products at very low prices. In the end, you do not get the merchandise; or the merchandise is poor quality; or the service never materializes.



RED FLAG! STOP!

- Be wary of websites with spelling mistakes and grammatical errors.
- Read the terms and conditions especially for returns and refunds.
- Buy from companies and persons you know if possible. Beware of sellers who are far away or have limited or no reviews
- Don't fill out forms that seem to ask for an excessive amount of identifying information.
- Lock your mailbox and if away for an extended period of time have your mail stopped or have a trusted person pick up your mail.
- Use strong passwords for all on-line accounts and change regularly. Do not use automatic log in features that saves user names and password.
- Unless you are absolutely sure who you are talking to, do not give our personal information via email, phone, or text. Scammers pose as representatives of many institutions, charities, and companies.
- Turn in expired or unused vehicle license plates.
- Know when statements and bills are due. If they don't arrive, call the company to ensure that billing address has not been changed.
- Pay attention to expiry dates on credit cards and if a new card does not arrive call the company.

- Have a low limit credit card for on-line shopping.
- Check bank statements and credit card bills to ensure they match with your receipts and records.
- Protect your passwords and PINs.
- Check your credit score.

IF YOU HAVE BEEN SCAMMED

REPORT THE SCAM! You may feel embarrassed about being scammed but be aware that keeping the secret protects the scammer. This person can then go on to scam other people. So, tell:

Family and friends as their information could also have been compromised.

RESOURCES

EMERGENCY 911

Camrose Police Service (CPS) 780-672-4444

CPS Trauma and Crime Support Services 780-672-4570

Canadian Anti-Fraud Center 1-888-495-8501

A Government of Canada agency which collects information on fraud and identity theft. The website provides information on past and current scams affecting Canadians. If you are a victim of fraud REPORT IT!

[Report fraud and cybercrime \(antifraudcentre-centreantifraude.ca\)](http://antifraudcentre-centreantifraude.ca)

Government of Alberta

Information about individual scams, your rights as a consumer and information about filing a complaint.

Fraud and consumer protection | Alberta.ca

Consumers Contact Center (AB) 1-877-427-4088

The Little Black Book of Scams 2nd edition

[The Little Black Book of Scams 2nd edition \(canada.ca\)](http://The Little Black Book of Scams 2nd edition (canada.ca))

Knowledge is power! This printable on-line booklet available in a variety of language provide information on current frauds and tips to avoid being a target of a scam.

Your financial institution and/or credit care company: If you have been scanned contact your financial institution and/or credit card company to provide information about the scam. They may be able to provide some advice.

Equifax 1-800-465-7166 For credit scores.

For financial/investment scams call Canadian Securities Administration 1-514-864-9510

IF YOU ARE SCAMMED REPORT IT!