

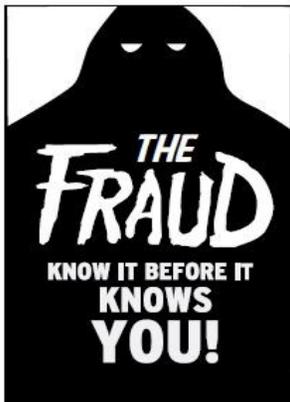
GRANDPARENT SCAM

The “Grandparent Scam” is a scam where a grandparent receives an unexpected telephone call from a person claiming to be their grandchild. The caller will say it is an emergency and ask that you send money immediately.

How do these scammers choose who to contact? They obtain your information from marketing lists, social networking sites, and telephone listings.

How do these scammers know the names of your grandchild? They don't. Sometimes you will mention it or from obituary; and again social networking sites.

HOW TO PROTECT YOUR SELF – If you get a telephone call from someone claiming to know you and asking for help, check to confirm that it is legitimate before you send any money. Ask questions that would be hard for a stranger to answer. DO NOT send money unless you are certain it's the real person you know.



FOR MORE DETAILS ON FRAUD SCAMS
CHECK OUT OUR ONLINE BOOKLET
AVAILABLE AT:
[WWW.TORONTOPOLICE.ON.CA/
FINANCIALCRIMES](http://WWW.TORONTOPOLICE.ON.CA/FINANCIALCRIMES)

Police Non-Emergency

416-808-2222

OUR PARTNERS

Canadian Anti-Fraud Centre : 1-888-495-8501

www.antifraudcentre.ca

Victim Services: 416-808-7066

www.victimservices.toronto.com

Competition Bureau of Canada:

1-800-348-5358

www.competitionbureau.gc.ca

Working Together to Prevent Crime

(SP 916-E) 2019/01



RECOGNIZE IT
REJECT IT
REPORT IT

FRAUD

KNOW IT BEFORE IT
**KNOWS
YOU**



COMMON FRAUD SCAMS

TAX SCAM

It starts with someone claiming to be with the Canada Revenue Agency and saying you owe overdue taxes.

The callers are aggressive and often claim you can be arrested if the money is not paid immediately.

The callers insist the money be paid by way of Bitcoin or other crypto currencies, gift cards, credit card, or through Western Union.

In some cases the fraudsters use a program to display the telephone number of either the revenue agency or local police on the intended victim's caller ID display.

THE CRA WILL NOT:

- Send an email with a link and ask you to divulge personal or financial information.
- Ask for any personal information by email or text message.
- Request payments by prepaid credit cards, gift cards or through any form of crypto-currency.
- Collect or distribute payment through Interac e-transfer.
- Send the police after you and threaten arrest.

HOW TO PROTECT YOURSELF – Hang up immediately. Do not give out any personal information or passwords. Do not click on any email links. Sign up for account alerts on the CRA website.

DATING AND ROMANCE SCAMS

Dating and romance scams try to lower your defenses by appealing to your romantic and compassionate side.

Common examples – scammers on legitimate dating sights, will build a relationship with you over a few emails and eventually give you a story about a sick family member, or a story of despair.

They will ask you directly or more subtly for money, to help them in their situation. Once they get what they want, they disappear.

In other cases, you slowly get lured with gifts or flowers. The scammer will tell you about a large sum of money they need to transfer out of their country, or that they want to share with you. They will then ask for your banking details, or money for an administrative fee, or tax that they claimed needs to be paid to free up the money.

HOW TO PROTECT YOURSELF – Never send money, give credit card or online account details to anyone you do not know and trust.

IDENTITY THEFT

Identity theft occurs when someone has taken possession of your credit card information, drivers licence, social insurance number, bank account or other personal information.

Once an identity has been “stolen” in this manner, thieves can go on a shopping spree, leaving you to deal with the financial, legal and psychological costs.

Your personal information can be reproduced to access your bank account, open new bank accounts, apply for loans, credit cards, make purchases, obtain passports and receive government benefits.

HOW TO PROTECT YOURSELF– Shred all your sensitive personal documents before tossing them into the garbage. Always protect you PIN and never give it to anyone else. Carry only documents you absolutely need.

If you suspect or know that you are a victim of identity theft, contact your local police service and file a report. Regularly check your credit with Equifax Canada, Toll free: 1-800-465-7166 or TransUnion Canada, Toll free: 1-877-525-3823.

DOOR TO DOOR SCAM

This scammer will come to your door claiming to be in the neighbourhood and offering a “discount, today only”. They appear friendly and knowledgeable, and will offer you a service regardless if you need it. This Scam often targets seniors by convincing them they need something (e.g., paved driveway or a new roof). Charging more than fair market prices, and often taking a hefty deposit; sometimes never doing the work or only partially completing it.

HOW TO PROTECT YOURSELF – Always be cautious of those who come to your door. Do not leave anyone alone to roam your home. Do not be in a rush. Take your time and be an educated consumer.

fraud
know it
before it
knows you