



SCAMS 101

The best way to avoid being scammed is to be educated! Did you know that con artists target your age group? They know you likely have good credit, a "nest egg" and own your home.

You've worked hard for what you have, protect it.

KNOW THE SIGNS

1. If it sounds too good to be true it likely is.

If someone tells you that you've won a contest you don't remember entering, offers you an investment opportunity with huge returns and no risk.

2. You must send money.

If you win something but it's costing you money to claim your prize, have it delivered, pay taxes or cover delivery fees etc.

3. They ask you for financial information.

Legitimate businesses don't require banking and credit card information unless you intend to purchase something/pay using those methods.

4. You can only pay cash.

Cash is untraceable and can never be cancelled! Money orders also. If a business is legitimate it likely has the capability to charge your credit card.

5. They identify themselves as a bank official, lawyer, tax officer.

6. They ask a lot of personal questions.

Don't be fooled if a person calls you by your first name, as if they were an acquaintance. Don't volunteer personal information. These people

like to chat and become your friend. Friends aren't crooks you see.

7. PRESSURE.

Real businesses and charities will give you a chance to think about it. Pressure to make a big purchase quickly should raise a red flag.

Don't Be A Victim

- Ask your family, friends or banker if you're not sure about an offer/investment. Don't commit to an offer you don't completely understand.
- Take your credit or debit card back as soon as a transaction is done.
- Cut up old cards immediately after activating your replacement card. Sign the new card immediately after activating it.
- Fill out all cheques; never give a cheque to anyone without filling it out yourself. Also, don't endorse cheques ahead of time.
- NEVER give out large amounts of cash!
- Hang up your phone! Criminals wear down your resistance by calling repeatedly. You are not being rude. Con artists tend to target your age group because they know you've been raised to be polite and find it difficult to say no.
- Get contact information where you can call them back after you've thought over an offer. Request written information. Give yourself time to think!! ASK QUESTIONS!
- Plan ahead of time what your response will be and know what kind of information you will and won't give out over the phone.
- Know that if you enter into a contract in your own home for any amount over \$50, you have 10 days to cancel it if you wish. A letter must be sent to the company and you must be able to prove it was received. The best way to ensure you have this proof is to send the letter via fax and keep the confirmation page or by registered mail which requires a signature when the letter arrives at its destination.
*For more information call the Ministry of Consumer and Business Services at: 1(800)889-9768

Examples Of 2 Common Scams

1. The Bank Examiner

The scam artist generally contacts the victim by phone. He/she will tell the victim they are an investigator of some sort (from the bank, police etc.) and believe that an employee of the bank may be stealing money. A request is made for the victim to withdraw a large amount of cash from their account and hand it over at a place designated by the caller.

Remember: Banks and police forces have their own methods for investigating these types of things. They would not get you, an innocent citizen, to help them by asking you to take out money and give it to them.

What should you do?

Call the police and report the phone call.

If the person says they are from a police department or shows up at your home in "plain clothes", phone your local police and ask that a uniformed officer come to your house.

Also, if the person says they are from a bank, you may want to let your local bank know this is happening. (If you call police, they will do this)

2. Home Diversion Scam

Warm weather brings everyone outdoors. This is the perfect time of year for this scam. Generally two or more individuals will show up at your home while you are outside working around your home. One of the group will ask to go inside to get a drink or use the washroom or phone. The other individual(s) will distract you while their accomplice searches your home for valuables.

What should you do?

You can offer to make a call for anyone claiming to need help. If someone requests a drink, direct them to an outside faucet.

In general, if you are working outside, leave only the door(s) you can see unlocked. This prevents anyone from entering your home without you noticing it.

If You Are A Victim Or Suspect Someone You Know Is:

If you suspect someone may be a victim, encourage them to share their concerns with you. Don't criticize. If you've been a victim yourself, don't be ashamed or embarrassed. These criminals are professionals.

Also be aware that crooks sell each other lists of names and numbers for those who have been successfully scammed in the past.

Most important of all – report it! Call the police or provide the information to Phone busters (their number is in the "Contacts" section). Keep it from happening to someone else. Look out for each other.