



Fraud Awareness

Tips to Protect Yourself*

March is Fraud Prevention Month



Telemarketing is a method of advertising a company may use in which salespeople solicit prospective customers to buy products or services. This may be over the phone or through recorded sales pitches. The practice of telemarketing is a legitimate business practice that is governed by the Canadian Radio-Television and Telecommunication Commission *National Do Not Call List*.

It is always important to be on guard with your personal and financial information. Legitimate telemarketers have nothing to hide. Criminals will say anything to part you from your hard-earned money.

- Be cautious. You have the right to check out any caller by requesting written information, a call back number, references and time to think over the offer.
- Legitimate business people will be happy to provide you with the information. Never provide confidential personal or financial information to an unsolicited caller. If you have doubts about a caller, your best defence is to hang up.

If you are in doubt, seek the advice of a close family member or friend, or even a professional in the community. Rely on people you can trust. Remember, to Stop Phone Fraud - Just Hang Up!

It sounds too good to be true

You have won a big prize in a contest that you do not recall entering. They offer a once-in-a-lifetime investment that promises a huge return. You are told that you can buy into a lottery ticket pool that cannot lose.

You must provide private financial information

"You're a winner!" but must agree to send money to the caller in order to pay for delivery, processing, taxes, duties or some other fee in order to receive the prize. Sometimes the caller will send a courier to pick up.

The manager is calling

Often criminal telemarketers ask for cash or a money order, rather than a cheque or credit card. Cash is untraceable and can not be cancelled. Crooks also have difficulty establishing themselves as merchants with legitimate credit card companies.

The stranger wants to become your best friend

Criminals love finding out if an individual is lonely and willing to talk. Once they identify a person, they will try to convince them they are a good friend – most individuals do not suspect their friends of being criminals.

Reporting an Incident

It is not always easy to spot a scam, and new ones are invented every day. If you suspect that you may be a target of fraud, or have already sent funds, do not be embarrassed - you are not alone. If you want to report a fraud, or if you need more information, contact the local police or the Canadian Anti-Fraud Centre at 1-888-495-8501. Another option is to visit www.antifraudcentre.ca for alternate ways to report.

It is not rude to hang up on suspicious calls. Criminal telemarketers are relentless. Victims report receiving 5 or more calls a day, wearing down their resistance. Often, once an individual has succumbed to this ruthless fraud, their name and number get entered onto a "sucker list", which is sold from one criminal to another.

Additional information about the *National Do Not Call List* can be found at www.innate-dncl.gc.ca.

The Canada Revenue Agency maintains a *Charities Listings*. Find out if a charity is registered, revoked or suspended, including contact information and general activities visit www.cra-arc.gc.ca/chrts-gvng/lstngs/menu-eng.html.

The Better Business Bureau has developed an online *Scam Tracker*, allowing users to search for scams in their community visit www.bbb.org/scamtracker/mbc.

**Excerpted from resources found at the Canadian Anti-Fraud Centre www.antifraudcentre.ca*