



Fraud Awareness

Tips to Protect Yourself*

March is Fraud Prevention Month



Telemarketing is a method of advertising a company may use in which a salesperson solicits prospective customers to buy products or services, either over the phone or through recorded sales pitches. The practice of telemarketing, although annoying, 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. However, 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 that information. Never provide confidential personal or financial information to an unsolicited caller. If you have doubts about a caller, your best defence is to simply 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, you can Stop Phone Fraud - Just Hang Up!

The following clues will provide indicators that the sales pitch being made may not be legitimate.

It sounds too good to be true

You have won a big prize in a contest that you do not recall entering. You are offered a once-in-a-lifetime investment that offers 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 you 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 your prize. Sometimes the caller will even send a courier to pick up.

The manager is calling

Often criminal telemarketers ask you to send cash or a money order, rather than a cheque or credit card. Cash is untraceable and can not be cancelled. And, crooks also have difficulty in 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 know that, they will try to convince you that they are your friend – most individuals do not normally suspect their friends of being criminals.

You must pay or you can not pay

The caller asks for all your confidential banking and/or credit card information. Honest businesses do not require these details unless you are using that specific method of payment.

Will that be cash... or cash?

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The caller is more excited than you are

The person calling claims to be a government official, tax officer, banking official, lawyer or some other person in authority. The person calls you by your first name and asks you a lot of personal or lifestyle questions (like how often do your grown children visit you).

It is a limited time opportunity

If you are pressured to make a big purchase decision immediately, it is probably not a legitimate deal. Real businesses or charities will give you a chance to check them out or think about it.

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 if you 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 your local police or the Canadian Anti-Fraud Centre at 1-888-495-8501 or visit www.antifraudcentre.ca for alternate ways to report.

It is not rude to hang up on suspicious calls. Criminal telemarketers are relentless in hounding people – some 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

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