

Be Aware of these Scams that are being reported in Quinte West

Loved One in Trouble

Emergency scams prey on your fear of a loved one being hurt or in trouble. Scammers claim to be someone you know and tell you they need money immediately.

Scenarios they may use include:

- Needing bail money because they've been arrested
- Being in a car accident
- Trouble returning from a foreign country

Although scammers can claim to be any member of the family (aunt, uncle, husband, wife) or friend, grandparents may be particularly vulnerable.

The scammer pretends to be their grandchild and begs the grandparent not to tell their parents that they're in trouble. As a result, the grandparent doesn't find out until after they've sent the money that their grandchild was not the person who asked for help.

Fraud Alert!

June 25, 2021: Telephone extortion scams are being reported to the CAFC. Fraudsters may call and tell you that your Social Insurance Number (SIN) is linked to a fraudulent account or criminal activity and then demand that you either:

- Verify or provide your personal information
- Withdraw money and deposit it into a "safe account" or to a representative
- Fraudsters can manipulate caller ID to display phone numbers starting with your area code or the legitimate phone number of these agencies - this is called "Call-spoofing".
- No government agency will contact you and tell you that your SIN is blocked.
- Police officers will never present themselves at your residence to demand a payment.

A scammer, pretending to be from a business, government agency, a bank, or utility company, urgently asks you to verify your personal information. They may request information such as:

- Your name
- Your address
- Your birth date
- Your account information
- Your Social Insurance Number (SIN)

Once you provide this information, the scammer may use it for identity fraud.

Never provide personal information over the phone, online or through email in response to an [unsolicited request](#).

Collection Agency

A scammer calls to demand payment for a non-existent debt. They use high-pressure tactics to get you to pay immediately.

To avoid collection agency scams, request a written notice through regular mail.

Check to see if the collection agency is registered with the appropriate provincial agency. You can also contact Equifax Canada and Trans Union to make sure someone hasn't stolen your identity.

Protect yourself from scams and fraud

Scammers can target any Canadian or Canadian business. Here are some tips and tricks to protect yourself or your business from scams and fraud.

Remember, if it seems too good to be true, it is.

Don't be afraid to say no

Don't be intimidated by high-pressure sales tactics. If a telemarketer tries to get you to buy something or to send them money right away:

Request the information in writing

Watch out for urgent pleas that play on your emotions.

Hang up

Do your research

Always verify that the organization you're dealing with is legitimate before you take any other action:

Verify Canadian charities with the Canada Revenue Agency

Verify collection agencies with the appropriate provincial agency

Look online for contact information for the company that supposedly called you, and call them to confirm

Verify any calls with your credit card company by calling the phone number on the back of your credit card

If you've received a call or other contact from a family member in trouble, talk to other family members to confirm the situation.

Watch out for fake or deceptive ads, or spoofed emails. Always verify the company and its services are real before you contact them.

Don't give out personal information

Beware of unsolicited calls where the caller asks you for personal information, such as:

- Your name
- Your address
- Your birthdate
- Your Social Insurance Number (SIN)
- Your credit card or banking information

If you didn't initiate the call, you don't know who you're talking to.

Beware of upfront fees

Many scams request you to pay fees in advance of receiving goods, services, or a prize. It's illegal for a company to ask you to pay a fee upfront before they'll give you a loan.

There are no prize fees or taxes in Canada. If you won it, it's free.

Protect your computer

Watch out for urgent-looking messages that pop up while you're browsing online. Don't click on them or call the number they provide.

No legitimate company will call and claim your computer is infected with a virus.

Some websites, such as music, game, movie, and adult sites, may try to install viruses or malware without your knowledge. Watch out for emails with spelling and formatting errors, and be wary of clicking on any attachments or links. They may contain viruses or spyware.

Make sure you have anti-virus software installed and keep your operating system up to date.

Never give anyone remote access to your computer. If you are having problems with your system, bring it to a local technician.

Be careful who you share images with

Carefully consider who you're sharing explicit videos and photographs with. Don't perform any explicit acts online.

Disable your webcam or any other camera connected to the internet when you aren't using it. Hackers can get remote access and record you.

Protect your online accounts

By taking the following steps, you can better protect your online accounts from fraud and data breaches:

Create a strong password by:

- Using a minimum of 8 characters including upper and lower case letters, and at least 1 number and a symbol

- Creating unique passwords for every online account including social networks, emails, financial and other accounts

- Using a combination of passphrases that are easy for you to remember but hard for others to guess

- Enable multi-factor authentication

- Only log into your accounts from trusted sources

- Don't reveal personal information over social media

Learn more about securing your accounts by visiting [Get Cyber Safe](#).

For more information on scams or to report a scam please visit the Antifraud Centre website <https://www.antifraudcentre-centreantifraude.ca/scams-fraudes/agency-agence-eng.htm>

or call **1-888-495-8501**