



HAVE YOU RECEIVED A PHONE CALL FROM THE CANADA REVENUE AGENCY (CRA) or CANADIAN IMMIGRATION (CIC)?

THIS IS A SCAM

York Regional Police is warning members of the public who have been told to send money to the Canada Revenue Agency (CRA), Immigration Canada (CIC), or other similar agencies, to check the information with York Regional Police at 1-866-876-5423 before sending money. The CRA and CIC do not collect money through wire-transfer agencies.

HOW CAN I TELL IF I'M BEING SCAMMED?

- The caller threatens arrest due to tax debt, an immigration problem, or pretends to be holding a family member in jail until money is sent
- The caller tells you what to say at the money transfer locations when you are asked why you are sending the money
- Real government agencies and lawyers will never ask for payment through pre-paid Visa cards, wire transfers or direct deposits to personal accounts

HELPFUL TIPS:

- The displayed number may look like a local police agency number or CRA number, but suspects use technology in order to hide their real phone number to make it look like they are calling from the CRA or a police agency
- Call a friend, family member or the police and tell them about the call you just received. Police will not arrest you over tax balance or a missing immigration form
- If you receive one of these calls, hang up, do not give them any information and report this fraud to police

Please take some time and ask yourself, "Is this a scam?"

York Regional Police **1-866-876-5423** **yyp.ca**





Top 10 Fraud Prevention Tips you should know

1. Safeguard your personal information by keeping it confidential and in a safe place.
2. Do not give money or information about personal finances over the telephone or Internet without verifying if the person or company is legitimate.
3. Beware of "Too Good To Be True" offers such as "you've won a lottery in a foreign country or inherited a large sum of money but in order to claim it, send us a deposit first". Also don't cash any cheques on behalf of others or send the person any money for any reason what so ever.
4. Don't open the door to strangers. Ask for credentials from anyone who comes to your door, including delivery and service people. Report suspicious people and vehicles to the police.
5. Promptly pick up mail from your mailbox after delivery. Remove yourself from mailing and telephone calling lists of members of the Canadian Marketing Association (www.the-cma.org) to help reduce the risks associated with anyone intercepting or stealing your mail.
6. Never loan your credit cards to anyone and sign all credit cards when you receive them. Check monthly statements carefully and report any discrepancies to the issuing credit card company. Immediately report lost or stolen credit cards.
7. Never invest in anything about which you know nothing. A website can be created as a false storefront. Conduct your due diligence by making sure that you are dealing with a real person and a legitimate business. Check out the company with the Better Business Bureau, Consumer Protection Ontario or just "Google" them.
8. Own a paper shredder. An identity thief will pick through your garbage or recycling bins, so be sure to shred receipts, copies of credit applications, insurance forms, bank statements and all paperwork you no longer need.
9. Know your money and products - understand how to detect counterfeit currency & goods.
10. Lastly, be cautious, use common sense and consult an expert.

Introduction

In preparation for March Fraud Prevention Month, the Canadian Anti-Fraud Centre (CAFC) has compiled this toolkit specifically for our senior support groups to further raise public awareness and prevent Canadian seniors from becoming victims of fraud. We encourage all partners to use the resource materials in this toolkit on their websites, in print and on their social media platforms. The CAFC will post daily on Facebook and Twitter (#FPM2017, #MPF2017) and participating in the fraud chats: Use the following hashtag – #fraudchat – to join.

The CAFC is Canada's central repository for data, intelligence and resource material as it relates to mass marketing fraud. Victims who report to the CAFC are also encouraged to report directly to their local police. The CAFC does not conduct investigations but provides valuable assistance to law enforcement agencies all over the world by identifying connections among seemingly unrelated cases. Your information may provide the piece that completes the puzzle. The CAFC is a support agency to law enforcement.

Senior consumers can report directly to the CAFC by calling toll free 1-888-495-8501 or online through the CAFC Online Fraud Reporting System (FRS).

English - <http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-eng.htm>

French - <http://www.antifraudcentre-centreantifraude.ca/reportincident-signalerincident/index-fra.htm>

Comments, questions or feedback on Fraud Prevention Month are always welcomed.

Thank you,
The CAFC Fraud Prevention Team



Follow us on Twitter - [@canantifraud](https://twitter.com/canantifraud)

Like us on Facebook – [Canadian Anti Fraud Centre](https://www.facebook.com/CanadianAntiFraudCentre)

This Toolkit Includes:



1) RCMP Videos

- **Face of Fraud Commercial** (YouTube) - <https://www.youtube.com/watch?v=0rIWUcc57dM>
- **A Cry from the Heart from Victims, Romance Scam** (YouTube) - <https://www.youtube.com/watch?v=blyhHl8rc7g> – French video with English subtitles
- **Telemarketing Fraud: The Seamy Side** (YouTube) - <https://www.youtube.com/watch?v=t7bhQJkelEg> - French video with English subtitles

2) OPP Fraud Prevention Videos

These videos feature CAFC staff and volunteers and highlight a number of well-known scams. Videos are available in both official languages.

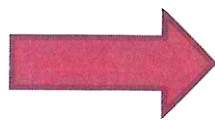
- English (YouTube) <https://www.youtube.com/user/OPPCorpComm/search?query=scam>
- French (YouTube) <https://www.youtube.com/user/OPPCorpCommfr/search?query=scam>

3) Competition Bureau of Canada Fraud Prevention Videos

The videos are available on small business, job and employment, Internet and Mobile Phone Scams. Videos are available in both official languages.

- English - <http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03809.html#tab2>
- French - <http://www.bureaudelaconcurrence.gc.ca/eic/site/cb-bc.nsf/fra/03809.html#tab2>

4) CAFC Logo



5) Calendar of Events - Facebook and Twitter "Scam of the Day"



Every day in March, the CAFC will highlight a particular scam on both Facebook and Twitter that will link directly to the CAFC website (information is available in both official languages). See the calendar of events below. Scams involving seniors will be highlighted in week 2.

March 2017

Sun	Mon	Tue	Wed	Thu	Fri	Sat
			1 Facebook & Twitter Continuity	2 Facebook & Twitter Investments	3 Facebook & Twitter Card Not Present	4
5	6 Facebook & Twitter Prize Bulletin What to do if you're a victim	Facebook & Twitter Emergency	8 Facebook & Twitter Romance	9 Facebook & Twitter Service	10 Facebook & Twitter Timeshare	11
12	13 Facebook & Twitter Counterfeit Merchandise Bulletin Tax Scams	14 Facebook & Twitter Job	15 Facebook & Twitter Loan	16 Facebook & Twitter Rental	17 Facebook & Twitter Merchandise	18
19	20 Facebook & Twitter Wire Fraud Bulletin Travel Scams	21 Facebook & Twitter Phishing	22 Facebook & Twitter Sale of Merchandise	23 Facebook & Twitter Extortion	24 Facebook & Twitter Directory	25
26	27 Facebook & Twitter Caller ID Spoofing Bulletin ID Fraud	28 Facebook & Twitter Vacation	29 Facebook & Twitter Immigration	30 Facebook & Twitter Tax	31 Facebook & Twitter #Whatthefraud	

Follow us on Twitter - [@canantifraud](https://twitter.com/canantifraud)

Like us on Facebook – [Canadian Anti Fraud Centre](https://www.facebook.com/canantifraud)

6) Statistics



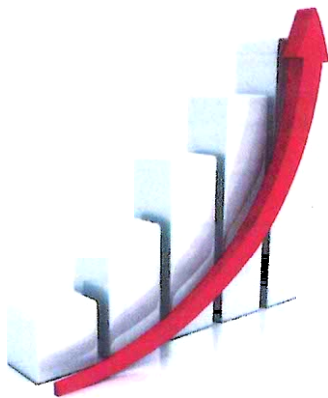
In 2016, the CAFC received 77,348 mass marketing fraud complaints with a total reported dollar loss of \$99,198,187. The top 10 scams affecting seniors during this time are listed below.

Top 10 senior scams based on complaints in 2016:

Complaint Type	Complaints	Victims	Dollar Loss
Extortion	10,171	441	\$1,300,087.43
Service	2,135	1,092	\$1,148,665.32
Phishing	1,991	604	\$92,817.65
Prize	1,153	222	\$2,328,971.75
Personal Info	748	302	\$54,740.18
Emergency	515	212	\$777,683.42
Merchandise	479	368	\$326,868.31
Inheritance	390	22	\$543,886.71
Job	337	70	\$929,895.06
Romance	317	210	\$9,012,077.29



Top 10 senior scams based on dollar loss in 2016:



Complaint Type	Complaints	Victims	Dollar Loss
Romance	317	210	\$9,012,077.29
Investments	137	109	\$5,037,347.64
Prize	1,153	222	\$2,238,971.75
Extortion	10,171	441	\$1,300,087.43
Service	2,135	1,092	\$1,148,665.32
Job	337	70	\$929,895.06
Emergency	515	212	\$777,683.42
Timeshare	48	32	\$747,406.85
Bank Investigator	241	87	\$617,430.44
Inheritance	390	22	\$543,886.71

→ It's believed that fewer than **5%** of victims file a report with the CAFC regarding Mass Marketing Fraud.

7) Fraud Warnings / Bulletins

Below are a few common frauds targeting seniors, which will be highlighted during week 2 of Fraud Prevention Month (March 6th – 10th).



Theme 2 - Monday, March 6th 2017 – Scams Targeting Seniors

Bulletin: What to do if you're a victim

Prize Scam

Canadians are solicited over the phone, by email or through social media websites with claims that they are the winner of a large lottery or sweepstake. Prior to receiving any winnings, they must first pay an upfront fee. No winnings are ever received.



The scammers constantly re-invent the wheel and come up with new twists to prey on potential victims. Recently, the CAFC has received reports where seniors receive a call from an individual who claims to represent “Reader’s Digest”, or “Publisher’s Clearing House”. Scammers advise that you have won a prize (cash and car) and in order to receive the winnings you are required to pay a *small* advance fee to cover taxes or legal fees associated to the win. Scammers target seniors, use their financial information to take over their accounts, which is then used to launder money and proceeds from other mass marketing fraud scams.

Warning Signs – How to Protect Yourself

- Known lottery and sweepstakes companies such as Reader’s Digest, and Publisher’s Clearing House will never request money up front in order to receive a prize.
- Any fees associated to winnings will never be paid through a money service business such as Western Union, MoneyGram or by loading funds to prepaid credit cards.
- Any unsolicited phone call advising that you have won a lottery is fake. The only way to participate in any foreign lottery is to go to the country of origin and purchase a ticket in person. A ticket cannot be purchased on your behalf.
- Never give out personal information over the phone, no matter who the caller claims to represent.



Emergency Scam

Scammers use social media, the internet and phones to target potential senior victims with the emergency pitch. Seniors receive a call claiming to be a family member or a close friend describing an urgent situation that requires immediate funds. Common themes have been that the family member was arrested or got into an accident while travelling abroad. Monies are required for hospital expenses, lawyer fees or bail. Usually the potential victim is instructed to send money via a money service business like Western Union or MoneyGram.

Warning Signs – How to Protect Yourself

- Confirm with other relatives the whereabouts of the family member or friend.
- Police, judges or legal entities will never make urgent request for money.
- Never voluntarily give out family members' names or information to unknown callers.
- Always question urgent requests for money.



Romance Scam

There are a growing number of seniors who are turning to the internet to find companionship and love. Unfortunately, scammers know this and use every type of dating or social networking site available to seek out potential victims.

The scammer will gain the trust of the victim through displays of affection and will communicate via phone, skype and email for months if needed to build trust. The scammer will often claim to be working abroad, usually in a lucrative business venture. Eventually the scammer will want to meet with the victim in person. It is at this time that the scammer will inform they can't afford to travel and will ask for money to cover travel costs. Other variations include the scammer claiming that there is a medical emergency with a sick family member and will ask for money to cover medical expenses.



Warning Signs - How to Protect Yourself

- Be on the lookout for someone who claims to be from Canada or the U.S. but they are working overseas.
- Be careful communicating with someone who claims to have fallen in love with you quickly.
- Beware if they claim they are coming to visit you but some situation prevents it from happening.
- Don't leave the dating site. The person will usually want to use instant messaging or email.
- Don't cash any cheques or send the person any money for any reason, whatsoever!



Lower Interest Scams

Scammers call and make an offer to reduce interest rates on the victim's credit cards or line of credit. Personal information is requested such as SIN, mother's maiden name, date of birth and the credit card number with the expiry date of the cards they want reduced. Victims are not provided with a lower interest rate and are now vulnerable to identity theft.

Warning Signs – How to Protect Yourself

- Never share personal information over the telephone.
- Third parties cannot negotiate the interest rate you hold with your bank.
- Ask for a call back number, do your due diligence and confirm it's legitimate.



Timeshare Re-Sale Scam

Consumers who advertise their timeshares for sale online are solicited over the phone and made an offer to sell their timeshare. The suspect promises a quick sale with a high profit margin. Various fees are requested up front prior to the final sale; this includes maintenance fees, escrow fees and fees to cover taxes.

Documentation and correspondence with the victim is conducted on a professional level. The suspect provides victims with official looking documents, which are detailed and may require a signature or witness. This approach is used to provide a level of authenticity to convince victims of the legitimacy of the company and transaction to be carried out.

Identity theft techniques can range from unsophisticated, such as dumpster diving and mail theft, to more elaborate schemes. Technology, mainly the internet, facilitates more elaborate schemes, such as skimming, phishing and hacking as criminals gather profiles of potential victims. Computer spywares and viruses, designed to help thieves acquire personal information, are an emerging trend.

Warning Signs - How to Protect Yourself

- Be wary of unsolicited e-mails, telephone calls or mail attempting to extract personal or financial information.
- Ask yourself if you really need all of the identity documents you carry in your wallet or purse. Remove any you don't need and keep them in a secure place instead.
- Periodically check your credit reports, bank and credit card statements and report any irregularities promptly to the relevant financial institution and to the credit bureau.
- Memorize all personal identification numbers for payment cards and telephone calling cards. Never write them on the cards.
- Familiarize yourself with billing cycles for your credit and debit cards.
- Shred personal and financial documents before putting them in the garbage.
- When you change your address, make sure you notify the post office and all relevant financial institutions.



If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at <http://www.antifraudcentre.ca>

What should I do if I become a Victim of Fraud?

1. Contact and report the matter to the Police.
2. Cease communications with suspect and preserve all evidence related to the complaint.
3. Notify your financial institution and credit card companies and change all of your passwords.
4. Obtain and review copy of your credit report from Equifax Canada (1-800-465-7166) & TransUnion Canada (1-877-525-3823)
5. Report the theft or fraud to the Canadian Anti-Fraud Center by going to their website or by dialing 1-888-495-8501.
6. Notify Canada Post and Utility and service providers
7. Notify federal and provincial identity document issuing agencies i.e. passport, driver's license, social insurance card, etc.

Sources:

www.yrp.ca

www.rcmp-grc.gc.ca

www.competitionbureau.gc.ca

www.antifraudcentre.ca

www.equifax.ca

<http://www.fcac-acfc.gc.ca/Eng/forConsumers/topics/fraud/Pages/home-accueil.aspx>

<http://www.bbb.org/bbb-locator/>

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