



Web: [www.12csi.ca](http://www.12csi.ca)  
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## **FRAUDS AND SCAMS**

1. **MERCHANDISE:** Be suspicious of unbelievably low prices; if you order or pay in advance, the merchandise may never arrive. Using a credit card may offer you *some* protection; however, it often takes work to recoup financial losses. Health products are another source of fraud: so-called "miracle" remedies and free trials can result in ongoing fees and payments. Only buy from people you know and trust.
2. **TRAVEL:** Free items are offered if you purchase a trip but the free items are rarely given. Others will offer a low-cost vacation and ask for your credit card information to hold the trip for you. Do not give out credit card information without checking the company and offer. Do not be pressured into making these decisions.
3. **FAKE CHEQUES/CHEQUE OVERPAYMENT:** Watch out that you are not paid with a fake cheque. Prize money can also be sent to you using a fake cheque. When you deposit fake cheques and the bank refuses it, the amount of the cheque will be paid by you. The cheque may also be in excess of the price: if you are asked to deposit the cheque and send the difference to the purchaser and the cheque is fake, you will be out of money for both. To be safe, ask for money orders, bank-certified cheques, or cash.
4. **PHONEY CHARITIES:** Imposters can urge you to support a false cause through a legitimate charity. Be wary of callers who ask for donations for a charity; most often, the charity is not legitimate even if it sounds convincing. If you choose to make a donation, contact the legitimate charity directly yourself.
5. **SWEEPSTAKES/LOTTERIES:** Scammers will declare you a finalist or winner and ask you to cover shipping and handling. Legitimate lotteries will never ask for this money.
6. **ADVANCED FEE LOANS:** Companies that ask for an advanced fee to get you a loan or credit card even if you have bad credit are taking your money upfront with no guarantees. Do not give anyone money with the promise of more money. The same can happen in inheritance fees with scammers asking for a processing fee to enable you to claim your inheritance – do not respond or give them your information.
7. **INVESTMENTS:** Pyramid schemes and employment scams are commonplace. Protect yourself by not signing up for any impulsive plans or promises. Verify employers and ask for literature that you can take with you to conduct your own research. Be aware that online information may sound convincing and legitimate. To familiarize yourself with examples of investment fraud, consult the *Little Black Book of Scams* available for free.
8. **GRANDPARENTS:** A call comes from a supposed family member about an emergency, needing you to send money. Politely hang up and verify through your family contacts.
9. **SERVICES:** Scammers can come to your door and offer to spruce up your home. Many claims will be made: a low price, quick completion date, or that your neighbours hired them. The scammer will have no licence and will only take cash to evade taxes. Say NO – if your home needs any work, contact a reputable contractor. Other services include false technical support from a trusted company (e.g. Dell or Microsoft), phoning you to say that you have a computer virus and that they can remove it for free. This allows them to get into your computer and infect it with software that will steal your passwords and control your computer. Do not follow through with this call.



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10. **DEBIT/CREDIT CARD SKIMMING:** Criminals can steal the information from your debit or credit card by: scanning your card twice when you make a purchase, using hardware embedded in the machine to capture your data, or installing a concealed camera to record your pin number. Do not let your credit card go out of your sight and shield your hand when punching in your pin number. Check your accounts and get free credit reports regularly through Equifax (1-800-465-7166) or TransUnion (1-800-663-9980).
11. **PHISHING, SPOOFING:** Scammers use email, phone calls, and other ways to trick people into revealing their passwords, credit card and social insurance numbers, and other personal information that can be used to steal identities and open credit accounts. Scammers will lead you to believe this is coming from legitimate organizations – even using identical logos but often misspelling words. Do not reply to any email asking for this information. Make sure your security software is up to date.
12. **VISHING:** Thieves use email and phone messages directing you to a local phone number to receive important phone messages about your credit card. Upon calling, you will be asked for your 16-digit credit card number. Do not call – report this to your bank.

**When something is too good to be true, it usually is.**

## **RESOURCES**

**Calgary Police Service ([www.calgary.ca/cps/](http://www.calgary.ca/cps/))**  
**Emergency – 9-1-1**  
**To Report a Crime – 403-266-1234**

Better Business Bureau of Southern Alberta  
[www.bbb.org/calgary/](http://www.bbb.org/calgary/)  
403-531-8784

Calgary Home Builders Association RenoMark  
[www.renomark.ca/CalgaryRegion/Home](http://www.renomark.ca/CalgaryRegion/Home)  
403-235-1911

Canadian Anti-Fraud Centre  
[www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)

CRA Charities Listing  
[www.cra-arc.gc.ca/chrts-gvng/lstngs/](http://www.cra-arc.gc.ca/chrts-gvng/lstngs/)  
1-877-442-2899

Competition Bureau (free Book of Scams)  
[www.competitionbureau.gc.ca/blackbook](http://www.competitionbureau.gc.ca/blackbook)

Consumer Reports Online + Cars Best Deals  
[www.consumerreports.org](http://www.consumerreports.org) (Calgary Public Library gives you full access to Consumer Reports with your free library card)

National Do Not Call List  
[www.lnnte-dncl.gc.ca/index-eng](http://www.lnnte-dncl.gc.ca/index-eng)  
1-866-580-DNCL (1-866-580-3625)

RCMP Scams and Frauds  
[www.rcmp-grc.gc.ca/scams-fraudes](http://www.rcmp-grc.gc.ca/scams-fraudes)

**From the Calgary Public Library ([www.calgarylibrary.ca](http://www.calgarylibrary.ca))**

Outsmarting the Scam Artists – Doug Shadel (2012)  
Phishing Dark Waters – Christopher Hadnagy (2015)  
Scammed: Romance Fraud – Crime Documentary (2013)  
Scammed – Christopher Elliott (2012) *\*this book is from a consumer perspective\**  
The Art of the Con – R. Paul Wilson (2014)  
There's a Sucker Born Every Minute – Jeffrey Robinson (2010)  
Trust Me: Frauds, Schemes, and Scams and How to Avoid Them – Gordon G. Leek (2010)