



**FRAUD**  
**RECOGNIZE IT.**  
**REPORT IT.**  
**STOP IT.**

Fraud by telephone, Internet and mail is a serious international problem. It steals your money, your identity and even your self-respect. Protect yourself by learning to recognize fraud. Familiarize yourself with the tips and information contained in this booklet.

**PHONE BUSTERS**

The Canadian Anti-Fraud Call Centre  
Le centre d'appel antifraude du Canada

**1-888-495-8501**  
**[www.phonebusters.com](http://www.phonebusters.com)**

## THE FACE OF FRAUD – IT'S NOT WHO YOU THINK

Believe it or not, there is no typical fraud victim in Canada, but research finds that fraud victims are likely to be educated, informed, relatively affluent and involved in their communities.

Your risk of becoming a fraud victim is not linked to your age, ethnicity, income or geographic location. Scammers don't care about any of that – they just want your money.

## YOU WOULDN'T FALL FOR IT?

Thousands of Canadians are defrauded each year. Scam artists are up to date and well-organized. They use the latest trends and sophisticated techniques:

- ◆ Professional marketing materials.
- ◆ Well-crafted and researched telephone scripts, which are traded among criminals.
- ◆ Friendly tone and “generous” offers.
- ◆ Believable answers for your tough questions.
- ◆ Ability to impersonate legitimate businesses, charities, and causes.
- ◆ Expertise to use your own emotions against you.

These are professional criminals. They know what they're doing and, unfortunately for their victims, they do it well.



## DON'T FALL FOR THE THE BIG PRIZE SCAM

A caller says you have won a big lottery prize but you must send money before you can collect. It's fraud and you will lose your money! Hang up and call *PhoneBusters*.

Legitimate lottery and sweepstakes administrators never charge fees to deliver your prize. This is one of the most common scams – if you send money you will never get it back.



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## YOU CAN PROTECT YOURSELF

Identity theft is the fastest-growing type of fraud. Protect your precious personal information. Ask all marketing, research or charity callers for:

- ◆ Detailed, written information that you can check yourself.
- ◆ Time to think about the offer. Scam artists pressure you for an answer, saying the offer will expire or go to the next person if you don't act now.
- ◆ Valid references and the means to contact them.
- ◆ A call-back number. But beware – a crook can give you a number where a colleague is standing by to finish taking your money.

Shred unwanted personal documents such as transaction records, credit applications, insurance forms, cheques, financial statements and tax returns.

## IDENTITY THEFT STATEMENT FORM IS AVAILABLE ONLINE

The Consumer Measures Committee's Web site now offers a downloadable form for reporting identity theft. It makes reporting easier and ensures the police have all the information they need. Visit **[www.phonebusters.com](http://www.phonebusters.com)** and follow the link to the CMC's report form.



**IDENTITY THEFT**  
**STEALS YOUR**  
**GOOD NAME,**  
**YOUR MONEY...**

**EVEN YOUR**  
**SELF RESPECT**

Never give out personal information over the phone or Internet to any business that can't prove it's legitimate. Crooks use this information to steal your money and commit crimes in your name. Check your credit report every year.



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## THE PITCH VERSUS THE FACTS

### *Is your credit really protected?*

**The Pitch:** They say, "We'll protect you from scammers who could run up huge debts on your credit cards without you knowing. Just send us your card numbers and our fee."

**The Facts:** Offers of credit protection or "insurance" against fraud are just attempts to get your credit card numbers and your money. Call your credit card companies first. If someone fraudulently uses your cards, most companies hold you responsible only for the first \$50.

### *Check out that cheque*

**The Pitch:** A call, a letter or an e-mail from a "highly-placed" official of a foreign government requests your assistance to transfer a large amount of money. If you can help, you'll earn a huge fee!

**The Facts:** Beware of anyone asking you to deposit a cheque and return some of the money or send some of the money to someone else. Such cheques are often counterfeit. The deposit will look legitimate until the cheque bounces in a few days. Your bank will then ask you how you intend to cover the money you transferred to the scammers. It takes up to 21 days for a cheque to clear, so it's essential that you ask your bank whether the cheque has cleared – not just whether the money is available.



**I SENT THEM  
THE **PROCESSING FEE**  
BUT MY CRÉDIT  
CARD NEVER ARRIVED**

A caller offers you a low-interest credit card but you must send money before your card can be activated. It's fraud and you will lose your money! Hang up and call *PhoneBusters*.

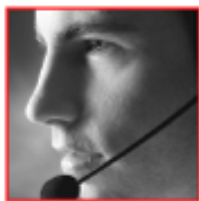
Students, new Canadians and people who have experienced credit problems are often targeted by fraud artists who offer them low-interest loans and credit cards – for a fee. People who pay the fee don't receive their loan or card, and they never get their money back.



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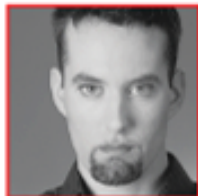


***You pay to play,  
but you can't win***

**The Pitch:** A caller says you were automatically entered into a foreign lottery and you won a big prize! But you must act now and send fees to cover taxes and handling.

**The Facts:** Most legitimate lotteries do not call winners. If a caller requires you to pay an up-front fee to claim a prize, it's a scam. The only winner is the crook.

***Pre-qualified  
never means prepay***



**The Pitch:** You're told you've been "pre-qualified" for a low-interest loan or credit card, or to repair your bad credit even though banks turn you down. They ask for your social insurance, driver's licence and bank account numbers – and a processing fee of several hundred dollars.

**The Facts:** Beware of advertisements or phone calls offering credit, especially if you have been turned down by banks. Legitimate lenders never "guarantee" a card or loan before you apply. A legitimate pre-qualified offer means you've been selected to apply – you must still complete an application and you can still be turned down.



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## ***Not so special delivery***

**The Pitch:** Your business receives a “last chance” invoice for a listing in a “business directory”. Or an invoice says an urgent delivery of photocopier or fax supplies is awaiting confirmation of your address. It appears that someone in your office ordered services or supplies but the bill hasn’t been paid.

**The Facts:** Scam operators dupe many businesses into paying for goods and services they haven’t ordered. They bet that many small business owners and their staff are just too busy to check that every invoice is legitimate. Carefully examine all invoices, even those under \$50.

## ***Con job***

**The Pitch:** An employment advertisement offers a work-at-home opportunity, multi-level marketing plan or other means to “be your own boss” and earn a significantly higher income.



**The Facts:** Sending fees for job information or to be listed for jobs in Canada or abroad is risky. In many cases, scammers advertise all kinds of job opportunities, from envelope stuffing to filling out forms, but all too often these ads make promises that aren’t kept. You lose more money instead of making more money.

## IT'S A RIP-OFF! HERE'S THE TIPOFF:

- ◆ The caller is more excited than you are.
- ◆ The caller demands an immediate answer but refuses to send you anything in writing.
- ◆ You must pay fees or buy a product before you can collect your prize or obtain credit.
- ◆ You are asked for credit card or bank account numbers, or copies of personal documents – but you get nothing in writing.
- ◆ You can only send payment by wire service or by courier.
- ◆ The price for a product is much less than the price for the same product on the open market.
- ◆ You are offered a large payment or reward in exchange for allowing the use of your bank account – often to deposit cheques or transfer money.
- ◆ You receive an unexpectedly large cheque.
- ◆ Your business is invoiced for supplies or directory listings you did not order.

## YOUR REPORT IS IMPORTANT

If a scam artist contacts you or if you've been defrauded, call *PhoneBusters* at **1-888-495-8501**.

We will gather evidence, identify new trends and alert law enforcement in Canada and abroad. By reporting, you can prevent others from becoming victims and help put an end to fraud.



**DECEPTIVE  
TELEMARKETERS  
CALLING YOU?**

**CALL US!**

The right information can help you avoid falling for fraud. When a caller asks you to send money in order to claim a big prize, it's fraud! You'll lose your money. Never give out personal information on the phone to any business callers who can't prove they're legitimate. You could lose your identity *and* your money.

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For more information, please contact:  
The Competition Bureau, 1-800-348-5358

For a complete list of Fraud Prevention Forum  
members, please visit:  
[www.competitionbureau.gc.ca/fraud](http://www.competitionbureau.gc.ca/fraud)

Other important contacts:

- ◆ RCMP - Reporting Economic Crime  
On-Line, [www.recol.ca](http://www.recol.ca)
- ◆ Canada Revenue Agency - Charities  
Directorate, 1-800-267-2384,  
[www.cra-arc.gc.ca/charities](http://www.cra-arc.gc.ca/charities)
- ◆ Canadian Council of Better Business  
Bureaus, 416-644-4936,  
[www.canadiancouncilbbb.ca](http://www.canadiancouncilbbb.ca)

Credit bureaus will put a fraud alert  
on your account:

- ◆ Equifax: 1-800-465-7166
- ◆ TransUnion: 1-866-525-0262 ,  
1-877-713-3393 (for Quebec residents)
- ◆ Your local police, credit card companies,  
banks and provincial records offices  
can help.



Competition Bureau  
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Royal Canadian Mounted Police  
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