

TARGETING SENIORS



***TELEPHONE
FRAUD***

MAIL



WHAT YOU CAN DO TO PROTECT YOURSELF



**GOVERNMENT OF
NEWFOUNDLAND AND LABRADOR**

**Trade Practices & Licensing Division
Dept. of Government Services and Lands**

TELEMARKETING FRAUD AND MAIL SCAMS

Telemarketing or telephone fraud is a multi-billion dollar business. Many consumers fall prey to scam artists who appear to be sincere and are very convincing. Senior citizens especially are targeted by those selling phoney products and services by telephone and through direct mail. You can learn how to recognize telephone fraud and mail scams.

BEWARE - It's probably a scam if:

- You get a call or postcard from someone telling you you've won a free gift or prize but must pay for "postage and handling" or other administrative fees.
- The caller insists you must **"take the offer now"** or you'll miss the opportunity.
- You are not given any written information about the company or the product before you commit to anything.
- You are asked to send cash only.
- The caller asks for your credit card number or other financial information and you are not given the chance to consider the offer carefully.
- You are asked for a donation but are not told exactly how the money will be used or how you can verify the charity and what it does.
- The company calls you day after day in an effort to gain your trust.
- The caller claims that you can make huge profits in an investment with no risk.
- You are asked to call a 1-900 number for more information on a free prize or gift. You are then asked to listen to a sales pitch at your cost.
- The offer promises easy money or easy credit or guarantees that you are a winner of a valuable prize.

BE INFORMED
TIPS FOR SENIORS

- Don't pay for a free gift.
- If you are asked for money or up-front fees for a prize or contest, don't give it.
- Never give out your credit card or other financial information to an organization you don't know. This information can be sold to other companies.
- Don't let anyone know you live alone.
- Be attentive. Most con artists are very friendly and appear quite sincere.
- **If the caller is persistent or doesn't understand "NO" hang up the phone!**
- Check out unfamiliar companies or charities. Ask for written information on the organization. Review this information with someone you trust. Ask for a telephone number to call back.
- **Be wary of high pressure sales tactics** such as prizes, awards and deals that are only available if you **"act right way"**.
- Discard any solicitation for a **"prepaid"** or **"special"** deal with a nominal monthly **"processing fee"**.
- Be suspicious of solicitations with envelopes bearing the words **"official notice"** or **"final notice"**.
- Carefully examine any document you receive to ensure that it is not merely an offer for merchandise disguised as an invoice.
- **Most importantly, if the offer sounds too good to be true, it probably is!**

**IF YOU NEED MORE INFORMATION ON
TELEMARKETING FRAUD AND MAIL SCAMS
AND HOW YOU CAN PROTECT YOURSELF,
PLEASE CONTACT US AT:**

**Trade Practices & Licensing Division
Dept. of Government Services & Lands**

2nd Floor, West Block
Confederation Building
P.O. Box 8700
St. John's, NF
A1B 4J6

Telephone: (709) 729-2600

Facsimile: (709) 729-3205

OR

Government Service Centre

McCurdy Complex

P.O. Box 2222

Gander, NF

A1V 2N9

Tel. (709)256-1019

Fax (709)256-1438

Noton Building

P.O. Box 2006

Corner Brook, NF

A2H 6J8

Tel. (709)637-2445

Fax (709)637-2905

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