



Office of the Superintendent of Financial Institutions Canada
Bureau du surintendant des institutions financières Canada



Warning Notice

Issue No. 50 – December 2003

Warning Notices contain the names of entities recently brought to OSFI's attention through some form of notice, inquiry or complaint. If these entities, or persons purporting to represent them, are operating in Canada, they may be violating provisions of the *Bank Act*, other federal financial institution legislation, other federal legislation, or provincial legislation.

A cumulative list of entities on previous Warning Circulars, Notices or Advisories is available on OSFI's Web site at http://www.osfi-bsif.gc.ca/osfi/index_e.aspx?ArticleID=166

<i>Name and Address of Entity</i>	<i>Web Address / Related Entity(ies)</i>	<i>Agency to contact with any further information</i>
Centre Union 6360 rue Jean-Talon Est bureau 600 Montreal QC H1S 1M8 Tel: 514-251-2666 Fax: 514-251-7526	www.centreunion.ca Union Centre Services Financiers	OSFI ; and Inspecteur General des Institutions Financieres 800 Place d'Youville 6ieme etage Quebec QC G1R 4Y5 Téléphone (418) 528-9074 Télécopieur (418) 646-7329 and Bureau des services financiers 2020, rue University, bureau 1919 Montréal (Québec) H3A 2A5 Tel: (514) 849-4844 · 1 877 849-4844 Fax (514) 849-7012
First Option	Home Capital Group Not connected to Home Trust Company, a legitimate Canadian trust company, or to Home Capital Group Inc.	OSFI ; and Phonebusters (contact information below)
Pacific Crest Financial Services Pacific Crest House, Davis Street Vancouver BC V6E 4L2 Tel: 604-780-5148 Fax: 604-608-3478	None known	
Apogee Trust Securities "Globe Business Complex Suite 201A-206A Toronto, ON"	http://www.apogeetrustsecurities.com	

<p>Swiss Financial Security Trust Toronto, Ontario</p> <p>Tel: 416-833-6485</p>	<p>None known</p>	<p>OSFI; and</p> <p>Financial Institutions Commission of Ontario 5160 Yonge Street, PO Box 85 North York, Ontario M2N 6L9</p> <p>Tel (416) 250-7250 (24 hr. automated telephone line) toll free 1-800-668-0128</p> <p>Fax (416) 590-7070</p> <p>And</p> <p>Phonebusters (contact information below)</p>
<p>First Cayman Bank B.W.I. Thompson Building, West Bay Road, P.O. Box 1113, George Town, Grand Cayman, Cayman Islands</p>	<p>http://firstcaymanbank.com/about.htm</p> <p>This web site appears to be hosted in Toronto</p>	<p>OSFI; and</p> <p>Cayman Islands Monetary Authority P.O. Box 10052 APO Elizabethan Square 80e Shedden Road Grand Cayman Cayman Islands BWI Tel: +1 (345) 949-7089 Fax: +1 (345) 949-2532</p>
<p>First Capital Trading & Finance Corp. #1001 – 355 Burrard Street, Vancouver BC V6C 2G8</p>	<p>May be offering unauthorized credit cards from South Bank & Trust Company Limited, Montserrat Representative Office of South Bank, a Guatemalan Bank.</p>	<p>OSFI; and</p> <p>Financial Institutions Commission of British Columbia 1900, 1050 West Pender Street Vancouver BC V6E 3S7 Tel: 604-660-2947 Fax: 604-660-2991</p>
<p>Priamerica Financial Credit Union 80 Yonge Street Suite 1006 Toronto ON Tel: 647-436-1357</p>	<p>None known</p>	<p>Financial Institutions Commission of Ontario 5160 Yonge Street, PO Box 85 North York, Ontario M2N 6L9</p>
<p>Pacific Credit Union 2821 Mississauga Road, Toronto ON L9R 1D1</p>	<p>www.pacificcreditunion.com</p>	<p>Tel (416) 250-7250 (24 hr. automated telephone line) toll free 1-800-668-0128</p> <p>Fax (416) 590-7070</p>

The above entities are not authorized Federally regulated financial institutions and may be part of various advance fee scams (see OSFI's Warning Notice No. 23, dated February 2002).

Scam letters should be forwarded to the Phonebusters National Call Centre (PNCC) as follows:

Box 686

North Bay ON

P1B 8J8

Web site: **www.phonebusters.com**

Telephone: 1 (888) 495-8501 (toll-free in Canada and the USA)

Fax: 1 (888) 654-9426 (toll-free in Canada and the USA)

Telephone: 1 (705) 495-8501 (overseas and local)

Fax: 1 (705) 494-4008 (overseas and local)

Regular e-mail: **info@phonebusters.com**

PNCC is a joint partnership between the Ontario Provincial Police and the RCMP. The PNCC is interested in receiving copies of any new versions of the scam letters, particularly those involving Canadian mailing addresses or telephone numbers. Records relating to the payment of advance fees should also be forwarded to PNCC. This intelligence information is used to assist in the strategic targeting of would-be fraudsters.

**Compliance Division
121 King Street West
Toronto, Ontario
M5H 3T9**

**Tel.: +1-416-973-6117
Fax. no.: +1-416-954-3169
Email: scaminfo@osfi-bsif.gc.ca**