



How to Avoid Telephone Scams

Many of us have been the recipient of telephone scams. Scams can come in the form of a phishing email, an imposter at the door, a phone call or text message. It's difficult to recognize the scammers due to the lies they tell and tricks they use to get your attention.

Types of Scams:

Imposter Scams – pretending to be someone you trust, a government agency such as the Consumer Protection Agency, CRTC ([Canadian Radio-television Telecommunications Commission](#)) or the CRA ([Canada Revenue Agency](#)), a family member or a love interest. The imposter can arrange for a fake name or number to show on your caller ID to convince you.

Debt Relief and Credit Repair Scams – offering to lower your credit card interest rates, fix your credit, or have your student loans forgiven with a small up-front fee. You could not only lose the submitted fee but all of the funds in your account.

Romance Scams – creating a relationship with frequent contact to build trust. They make up a fake persona and job, are usually out of town so they can't meet you and will manufacture an opportunity or crisis to lure you (need for an operation, ailing relative, customs or immigration fees, gambling debts or business investment).

Charity Scams – requesting donations for disaster relief efforts are especially common on the phone. Don't feel pressured to donate immediately over the phone before you search the [List of Charities](#) from the Government of Canada.

"Free" Trials – promising a free trial but there are strings attached that may include monthly billing until you cancel.

Prize and Lottery Scams – announcing that you have won the lottery or prize but there is a registration, shipping or administration fee in order to collect.

Travel and Timeshare Scams – presenting low cost travel with an up-front fee or an available buyer for your timeshare (if you pay them first).

Anti-Virus Scams – proposing to install anti-virus software over the phone to safeguard your computer. By gaining access, they can install malware or spyware, navigate quickly and gather personal information.

Text Message Scams – sending a friendly text message that sounds like family or friends that charges you a fee when you reply or an offer for a free ringtone that charges your account when you accept.

Don't Fall for Their Promises or Threats

There is no prize • You won't be arrested • You don't need to decide now • There's never a reason to transfer money or send cash, prepaid credit or gift card • Government agencies or banks don't call to verify your sensitive information

Register for the Do Not Call list here: <https://lnnte-dncl.gc.ca/en/Consumer/Register-your-number/#/>





What You Should Do to Prevent Being a Victim

- Hang up – if you are being harassed or are suspicious of the origin of the call
- Confirm – phone back the *published* number (government agency, bank, past due utility)
- Do your research – before sending or giving funds or personal information, investigate charities, timeshare companies, free trial product companies, tech support companies, etc.
- Pay Attention to Terms and Conditions – good advice for ANY offer, product or service
- Read Your Statements – ensure all debit and credit charges and withdrawals are legitimate
- Be Aware – never call 1-900 phone numbers or text short codes unless you know the costs
- Go to the [Government of Canada Competition Bureau website](#) and review all of the ways to protect yourself from the most prevalent scams

What to Do If You've Already Been a Victim

Note: Scammers design their payment methods so you cannot get it back so act immediately. If you have:

- **Paid with a credit or debit card** – you may be able to stop the transaction. Contact your credit card company or bank right away. Tell them what happened and ask for a “chargeback”.
- **Paid with a gift card, prepaid card, or cash reload card** – contact the company that issued the card right away. Tell them you paid an imposter with the card and ask if they can refund you.
- **Paid with a wire transfer** – call the money transfer company immediately to report the fraud and file a complaint. Call the complaint department and ask for the money transfer to be reversed. It’s unlikely to happen, but it’s important to ask.
- **Paid using a money transfer app** – contact the company behind the app. If the app is linked to a credit card or debit card, contact your credit card company or bank first.
- **Given remote access to your computer** – [update your computer’s security software](#). Then run a scan and delete anything it identifies as a problem.
- **Disclosed your username and password** – change your password right away for every account that uses the same password and make it strong (perhaps use a passphrase).
- **Disclosed your Social Insurance Number (SIN)** – visit [Financial Consumer Agency of Canada](#) for a free report to see if your SIN is being misused.

If Someone calls and offers to “help” you recover money you have already lost – don’t give them money or personal information. You’re probably dealing with a fake refund scam.

Report Phone Scams

- Report scams or potential fraud to the [Canadian Anti-Fraud Centre](#) (CFAC)
- Report scams to the [Better Business Bureau Scam Tracker](#)
- Download the [Competition Bureau’s Little Black Book of Scams](#)

