



# Halton Regional Police Service

## Protecting Yourself Against Frauds & Scams

*Trust & Respect*

*Integrity*

*Accountability*

*Excellence*

*Teamwork*

*Justice*

*Progress Through Participation*

# What you need to know

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- Why do con artists target seniors ?
- How do they get our personal information ?
- What are some of the common scams ?
- What do I do if I'm a victim of a scam ?
- What can we do to protect ourselves ?



# Why Seniors ?

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- Many seniors live alone
- Misconception that they have an abundance of disposable income
- Vulnerable, lonely and trusting
- Dementia related illness



# How do they get Personal Information ?

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- Obituaries
- Internet, Facebook, social networking sites
- Canada 411
- “Dumpster Divers”
- Stolen wallets
- “Shoulder Surfing”
- Intercepting mail
- .....and many other avenues



# Common Scams:

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- Charity Scam
- Prize/Vacation Scam
- Inheritance Scam
- Emergency Scam (Grandson Caller/Lost Passport)
- Bank Inspector Scam



# Common Scams:

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- Public Utility Inspector (water heater replacement)
- KIJIJI Scam
- Collection Agency Scam
- Mass Marketing-lotteries, psychics, etc.
- Computer Virus Scam



# Mass Marketing Fraud

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- Mass Marketing Fraud is defined as fraud committed via mass communication media using the telephone, mail and the Internet
- Global mass marketing fraud losses are in the tens of billions of dollars per year
- Consequences-loss of personal savings, loss of one's home, families, depression and even contemplated, attempted or actual suicide
- Global problem



# Common Scams

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- Lotteries, sweepstakes and contests
- Money transfer requests
- Emergency scams
- Dating and romance scams
- Psychics





# Lotteries, Sweepstakes and Contests

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- **REMEMBER**-legitimate lotteries do not require you to pay a fee or tax to collect winnings
- **CAUTION**-Never send money to anybody you don't know and trust
- **THINK**-Don't provide personal banking details to anyone that you do not know and trust
- **INVESTIGATE**-examine all of the terms and conditions
- **ASK YOURSELF**-did I enter this contest ?



# Money Transfer Request

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- **REMEMBER**-If you have been approached by someone asking you to transfer money for them, it is probably a scam
- **CAUTION**-never send money, or give credit card or online account details to anyone you do not know and trust
- **THINK**-don't accept a cheque or money order for payment for goods that is more than what you agreed upon
- **INVESTIGATE**-examine the information on the Canadian Anti-Fraud Centre website
- **ASK YOURSELF**-is it really safe to transfer money for someone I do not know ?



# Emergency Scams

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- **REMEMBER**-scammers want you to act quickly to help your loved ones in an emergency
- **CAUTION**-never send money to anyone you don't know and trust. Verify the person's identity before you take any steps to help
- **THINK**-don't give out any personal information to the caller
- **INVESTIGATE**-ask the person questions that only your loved one would be able to answer. Verify their story
- **ASK YOURSELF**-does the caller's story make sense ?



# Dating and Romance Scams

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- **REMEMBER**-Check website addresses carefully, scammers often set up fake websites with very similar addresses to legitimate dating websites
- **CAUTION**-never send money, or give credit cards or online account details to anyone you do not know and trust
- **THINK**-don't give out any personal information in an email or when you are chatting online
- **INVESTIGATE**-make sure you only use legitimate and reputable dating websites
- **ASK YOURSELF**-would someone I have never met really declare their love for me after only a few letters or emails?



# Psychics

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- They will ask you to send payment for a psychic “reading”, sometimes rewarding you with good luck charms, blessed objects, and worthless trinkets
- When you stop responding they may use threats of bad luck, send disturbing photographic images of others who did not “heed their warnings”



# What if I'm a victim ?

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- If you think someone has your banking information-call your financial institution immediately so they can suspend your account and limit the amount of money you lose
- Credit card-companies may also be able to reverse the transaction if they believe that your credit card was billed fraudulently
- EMT-contact financial institution they may be able to cancel the transfer
- Cheque-stop payment



# What if I'm a victim ?

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- Report to local police  
Halton Regional Police Service  
905-825-4777
- Report to Canadian Anti-Fraud Centre  
1-888-495-8501
- If you are a victim of “Identity Theft” contact both the major credit bureaus  
**EQUIFAX** 1-866-828-5961  
**TRANS UNION** 1-800-663-9980



# Why bother reporting ?

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- Fraud is a global problem
- Your information may provide a “key” piece of information required to an ongoing investigation
- May help identify a new or unique scam
- It does not mean that you will receive your money back if you have been scammed





# How can you protect yourself ?

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- Carry only what you NEED in your wallet/purse
- If you lose your credit cards and/or identification report it immediately to Police and also the financial institutions
- Reconcile your statements each month and pay attention to billing cycles
- Protect your passwords and your PINs
- Do not carry your Social Insurance Card (old age security card)



# How can you protect yourself ?

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- NEVER give out personal information to anyone on the phone (unless you initiated the call)
- Only put your first initial and last name on cheques .... Pick them up at the branch”
- Invest in a shredder



# Educate Yourself

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- There is lots of information available online...educate yourself
- [www.haltonpolice.ca](http://www.haltonpolice.ca)
- [www.antifraudcentre.ca](http://www.antifraudcentre.ca)
- [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)



# QUESTIONS ??????

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