



Community Advocacy & Legal Centre

# BEWARE! TELEPHONE AND EMAIL SCAMS ON THE RISE

(PG 1 OF 2)

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Thousands of people lose money to telephone and email scams every year. A 'scam' is defined as a fraudulent scheme performed by a dishonest individual, group, or company in an attempt to obtain money or something else of value. Often scams involve people impersonating friends or family and asking them for money to help with a 'serious' situation, but they can also pose as an institution. As we approach tax season, the RCMP and Canadian Revenue Agency (CRA) have issued warnings about scams targeting taxpayers. Scammers impersonate CRA employees and tell taxpayers they either owe money or are eligible for a tax refund. You might be asked to give money, personal or financial information, and told you will be arrested or serve jail time if you refuse.

You must be vigilant about protecting your money, information and identity. Here are some tips on how to avoid fraud and what to do if you suspect you have been the target of a scam or identity theft.

## The Competition Bureau's Golden Rules to Beat Scammers

- **Do Your Homework:** Do not provide money or personal information, or sign anything without checking the credentials of the person or company you are dealing with.
- **Be Suspicious:** Do not respond to any phone calls or emails asking for your address, Social Insurance Number, passport, health card, driver's licence, bank account or credit card numbers.
- **Seek Independent Advice:** Before agreeing to an offer or making a decision on the phone or over email, take the time to get independent advice.
- **DO NOT Click The Link!** Log on to a website directly rather than clicking the links contained in e-mails.
- **Take Your Time:** There are no guaranteed 'get-rich-quick' schemes.
- **Screen Your Calls:** Register on the 'National Do Not Call List.' This federal service reduces the number of telemarketing calls you receive by restricting access to your phone number. For more information call 1-800-580-3625 or visit <https://www.innate-dncl.gc.ca/>.

## If You Have Been Scammed

- **Stop!** Refrain from further communication with the potential scammer and gather any records you have of the fraud or scam (letters, e-mails, texts).
- **Cancel:** Cancel any missing or stolen identification.
- **Report:** Call your local police as soon as possible and then ask for a copy of the police report. Contact your financial institutions or wire transfer company (i.e. Western Union) and provide them with the police report and details of the incident.
- **Review:** Check financial statements as soon as possible and immediately report any errors to your financial institution.
- **Contact:** Contact credit reporting agencies (e.g. Equifax and TransUnion) and ask them for a copy of your credit report. If you request a free copy of your report they have to send you one in the mail.

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- **Change:** Change passwords and PINS on any affected accounts. Check your privacy settings on social media accounts.
- **Trust Your Instincts:** If it seems too good to be true, it usually is!

**If you have had your identity stolen**, you can report the identity theft to the Canadian Anti-Fraud Centre (CAFC) at 1-888-495-8501 or by visiting [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca).

**If you were the victim of a scam or unfair marketing practice**, you can contact the Competition Bureau to file a complaint at 1-800-438-5358 or by visiting [www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca).

**If you want to warn other people about a scam**, you can contact the Ministry of Consumer Services at 1-800-889-9768 or at [www.ontario.ca/consumer](http://www.ontario.ca/consumer).

#### General free legal information is also available at:

- Your legal rights – <http://yourlegalrights.on.ca>
- Community Advocacy & Legal Centre:  
[www.communitylegalcentre.ca/legal\\_information/Consumer/Links.htm](http://www.communitylegalcentre.ca/legal_information/Consumer/Links.htm)  
[www.communitylegalcentre.ca/legal\\_information/Consumer/FAQ.htm](http://www.communitylegalcentre.ca/legal_information/Consumer/FAQ.htm)

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Article adapted from:

Consumer Protection Ontario - <https://www.ontario.ca/page/report-scam-or-fraud>  
Federal Trade Commission - <https://www.consumer.ftc.gov/articles/0076-phone-scams>  
Canadian Anti-Fraud Centre - [www.antifraudcentre-centreantifraude.ca/fraud-escroquerie/index-eng.htm](http://www.antifraudcentre-centreantifraude.ca/fraud-escroquerie/index-eng.htm)  
Competition Bureau - [www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html](http://www.competitionbureau.gc.ca/eic/site/cb-bc.nsf/eng/03074.html)

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This column, written by staff or volunteer lawyers with the Community Advocacy & Legal Centre (CALC), provides general legal information only about current laws. If you need legal advice you should contact a lawyer. If you are living on a low income you may be eligible for free legal help. Contact CALC if you need help with income programs, workers' or tenants' rights, consumer problems, or human rights. Call us at 1-877-966-8686 or visit [www.communitylegalcentre.ca](http://www.communitylegalcentre.ca). If you have a criminal, family or immigration law problem, contact Legal Aid Ontario at 1-800-668-8258 or visit [www.legalaid.on.ca](http://www.legalaid.on.ca).

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