

1 WHAT ARE SCAMS?

Scammers use phone calls, emails, texting, door-to-door sales and fake websites to trick you into sharing your personal information. Scammers use the information to apply for credit cards, bank loans or money withdrawal. This can happen ANY TIME to ANYONE.

2 EXAMPLES OF SCAMS

<p>Telemarketing</p> <p>Caller will offer deals on products and services, and ask for bank account or credit card information. Then they take money out of your account or charge your credit card.</p>	<p>Prizes and Lottery</p> <p>Receive an email or call saying you have won a prize. To collect the prize, you must pay a small fee. After giving them your personal information, the scammer can charge your credit card.</p>
<p>Canada Revenue Agency (CRA)</p> <p>Call, email, texts saying it's the CRA, and that you are in trouble with the tax department. They will ask you to send personal banking information. Emails will look identical to the CRA website.</p>	<p>Emergency Situation</p> <p>Calls or emails pretending to be a close friend or relative in trouble. Asks you to send money because of an accident, injury, illness or robbery.</p>

3 WHAT IF YOU THINK YOU HAVE BEEN SCAMMED?

- Gather all information about the scam: names, dates, amounts and events
 - Write it down and keep in a safe place
- Talk to a friend or family member you can trust
- Report the scam to the police
- Tell your bank, credit union, credit card company
 - Cancel credit or debit cards immediately
- Seek legal advice
- Contact Canadian Anti-Fraud Centre: 1-888-495-8501



4 PREVENTION TIPS

- Never give out your personal information, accept and/or give money to people you do not know and trust.
- If a caller says they are family, ask them a question only a family member could answer. Check their story with other family members.
- Don't agree to offers/deals or sign paperwork until you check a company's credentials and get advice from someone else.
- Remember: you can always hang up, delete emails or say "No"!
- If it sounds too good to be true, it probably is!
- Never enter private information into a website that does not have a padlock picture in the internet address to show it is secure (see below).



Government (including CRA) will never:

- Ask you to deposit money into a personal bank account.
- Ask you to transfer money through a private money transfer service.
- Threaten you.
- Use free email accounts to send you information such as Google, Gmail, Hotmail, etc.

5 WHAT TO EXPECT WHEN YOU CALL:

1. THE POLICE



You should gather:

- All relevant documents: phone numbers, text messages, copies of emails, addresses, or institution names

The police may ask you:

- How did the scammers contact you? (email, phone, text, flyer)
- Did scammers give you any papers to fill out? The police will ask for copies
- Police will ask you to sign a document for consent to conduct the investigation
- Police may ask you to go into the station to make a statement

The police will tell you to:

- Tell your financial institution and other financial income supports about the scam
- Ask the bank or credit union to secure all accounts
- Tell everyone you know of current scams to make others aware

The police will:

- Investigate the information and try to locate your money
- Contact you if there are further questions or if more information is needed

Follow up:

- Typically, the same officer will be in contact with you throughout the investigation
- Feel free to call or email if you have further questions or information
- The police will give you a reference number (or ask for this)

Tips to know:

- Fraud investigation often takes time, so be patient
- Be aware that you may not get your money back
- The police are doing all they can to assist you



5 WHAT TO EXPECT WHEN YOU CALL:

2. THE BANK OR CREDIT UNION

- Report the incident to your financial institution
- Report any transactions you didn't make or approve
- Change all of your passwords
- Check your credit report for any credit you didn't apply for



3. COMMUNITY ADVOCACY & LEGAL CENTRE (CALC)

- CALC services are for people living on a low income
- Contact CALC by phone or complete an [intake form](#) on their website



Contacting CALC by phone:

- When you call CALC, press "0" to speak to an intake worker. Briefly describe your legal problem and tell them you need help.
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- The intake worker will ask you for information like your name, birthdate, address, phone number and source of income. They may give you some information while you're waiting for an appointment to speak with a legal worker (lawyer or paralegal).
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- If your problem is something CALC can help with, you will get booked for a phone call with a legal worker for advice. We will ask you to send in documents you have about your problem before the call, and you should also have them with you during the call.
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- If your problem is not something CALC can help with, we will give you helpful referrals.

5 WHAT TO EXPECT WHEN YOU CALL:

4. THE CANADIAN ANTI-FRAUD CENTRE (CAFC)

<https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

- This Centre does not directly investigate the scam. They will collect your information and give it to the police
- The CAFC gives information about the different types of scams, provides a link to report the scam, and gives scam prevention tips



6 IMPORTANT NUMBERS TO KNOW:

- **Your local Police** (find out your local police non-emergency number)
- **Community Advocacy & Legal Centre (CALC)** for support and legal advice in Hastings, Prince Edward, and Lennox & Addington counties and Tyendinaga Mohawk Territory
 - Phone number: 613-966-8686 or 1-877-966-8686
 - Website: <https://communitylegalcentre.ca>
- **Canadian Anti-Fraud Centre** will give you more information on preventing and dealing with scams
 - Phone number: 1-888-495-8501
 - Website: <https://www.antifraudcentre-centreantifraude.ca/report-signalez-eng.htm>
- **National Do Not Call List** – telemarketers have 31 days from registration date to stop calling
 - Phone number: 1-866-580-3625 or TTY: 1-888-362-5889
 - Website: <https://lnnte-dncl.gc.ca/en>

www.communitylegalcentre.ca

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