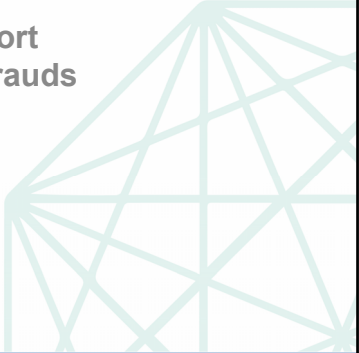



AGELESS WISDOM – Frauds, Cons, Schemes & Scams

# Frauds CONS SCHEMES & SCAMS

How to recognize  
and prevent cons  
and frauds

How to report  
cons and frauds



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# THE CON ARTIST...

- Con Artists can be either male or female
- Con Artists will always appear friendly, they may approach you on the street, call you at home, or reach out via email or social media
- Con Artists may act as a salesperson, inspector, utility company employee, government employee, or employee of a reputable bank or insurance agency



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# THE CON ARTIST...

- Con Artists have one thing in common: they want your money
- Con Artists have no feelings toward the impact on you as a fraud victim

By arming yourself with a little knowledge, you can help both yourself, your friends and your family in preventing financial crimes.




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# THE CON ...

## SUBSCRIPTION TRAPS

A good deal can bait you into falling for expensive traps



**Don't fall for this \$90 a month scam!**

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## Protect yourself!



- Trust your instincts. If it's too good to be true, don't sign up.
- Before you sign up for a free trial, research the company and read reviews, especially the negative ones.
- Don't sign up if you can't find or understand the terms and conditions. Pay special attention to pre-checked boxes, cancellation clauses, return policies, and any vague charges.

- If you go ahead with a free trial, keep all documents, receipts, emails, and text messages.
- Regularly check your credit card statements for frequent or unknown charges.
- If you have trouble cancelling your subscription, contact your credit card provider, your local consumer protection organization, or law enforcement agencies.

## Protect yourself!



## THE CON ... HEALTH AND MEDICAL SCAMS



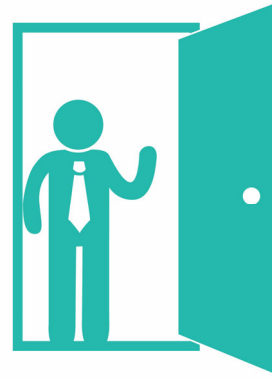
## Protect yourself!



- Remember that there are no magic pills or miracle cures for achieving quick weight loss or treating medical conditions.
- Never commit to anything under pressure, especially if a large advance payment or long-term contract is required.
- Know that if an online pharmacy is legitimate, it will require valid prescriptions.
- Be skeptical of celebrity endorsements or testimonials.

## THE CON ... DOOR-TO-DOOR SCAMS

- Beware of the “passing by your neighborhood” home repair pitch
  - Driveway laying & repair
  - Gardening work
  - Fascias and guttering
  - Roofing work
  - Security alarm systems
  - Home insulations



## Protect yourself!



- Don’t feel pressured to make a quick decision—take time to do some research on the seller and the products first.
- Ask for photo ID, get the name of the person and of the company or charity they represent.
- Never share any personal information or copies of any bills or financial statements.
- Only allow access to your property to people you trust.
- Research before you invest. Don’t sign anything and always read the fine print.

## THE CON ...

### BAIL/EMERGENCY SCAM

Caring grandparents, don't act too quickly!




## Protect yourself!



- Take time to verify the story.
- Call the child's parents or friends to find out about their whereabouts.
- Ask the person on the phone questions that only your loved one would be able to answer and verify their identity before taking steps to help.
- Never send money to anyone you don't know and trust.
- Never give out any personal information to the caller

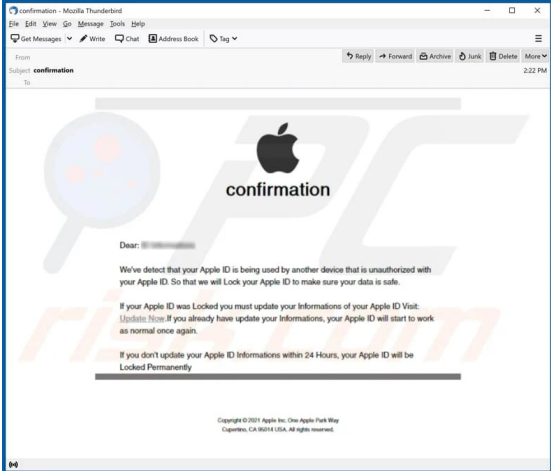
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## THE CON ...

### INTERNET SCAMS (PHISHING AND SMISHING SCAMS)

Be on the lookout.  
Messages are easily  
fabricated!



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## Protect yourself!



- Know that reputable organizations will never ask for your personal information through email or text.
- Don't reply to spam messages, even to unsubscribe, and don't open any attachments or follow any links.
- To verify a hyperlink without clicking, hover your mouse over it. Carefully check if it is accurate.
- Never use the phone number or email address provided in the suspicious message—use contact information listed on verified websites.

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## THE CON ...

### ROMANCE SCAMS

Who is really behind the keyboard?



**Over \$17 million lost by 710 victims in 2017 in Canada**


 <p><b>TYPICAL VICTIM:</b> Aged 50-59 60% women</p>	 <p><b>HOW THEY MEET:</b> • Social networking • Online forum</p>	 <p><b>1,066 SCAMS REPORTED* in 2017</b> <small>*About 5% of all victims report to the Canadian Anti-Fraud Centre</small></p>
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**REPORT SUSPECTED SCAMS** to your local police and the Canadian Anti-Fraud Centre 1-888-495-8501 or antifraudcentre.ca

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## Protect yourself!



- Never send money or give financial details on a dating site.
- Trust your instincts, ask questions and carefully read the terms and conditions before signing up.
- Remember that it's very unlikely that someone will declare their undying love to anyone after only a few letters, emails, phone calls or pictures.

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## THE CON ... SELLER SCAM SCAMS



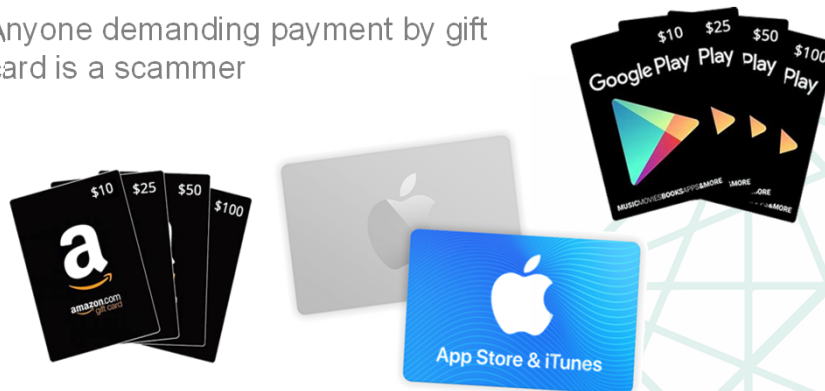
Scammers can pose as buyers

- Always meet in a local and public to complete an exchange.
- Beware of generic emails with bad grammar.
- Beware of far away buyers who want to buy products or other items without seeing them.
- Verify the sender's email address—scammers will often create addresses that are very similar to legitimate ones, with just one or two different letters.
- Never send money to get money.

## Red Flags:

### GIFT CARD FRAUD

Anyone demanding payment by gift card is a scammer



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## TIPS TO PROTECT YOURSELF ONLINE

- Do not respond to emails requesting personal information or use links in emails asking you enter personal information.
- When in doubt check the email address of the sender – a reputable company will have an easy to recognize email address.

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## TAKE TIME TO REMEMBER...

- Avoid anything that requires you to pay the taxes ahead of time or give a down-payment on that “once in a lifetime deal”
- Never sign a contract without reading it or discussing it with a friend or family member (don’t fall for “it’s just a formality, you don’t have to read it....”)



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## Reporting a Scam

Who to contact depends on where you live and what type of scam is involved.

**Canadian Anti-Fraud Centre**  
[www.antifraudcentre.ca](http://www.antifraudcentre.ca)  
 1-888-495-8501

**Competition Bureau**  
[www.competitionbureau.gc.ca](http://www.competitionbureau.gc.ca)  
 1-800-348-5358




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### Local scams:

Contact your local consumer affairs office  
[www.consumerhandbook.ca](http://www.consumerhandbook.ca)

### Financial and investment scams:

Contact Canadian Securities Administrators  
[www.securities-administrators.ca](http://www.securities-administrators.ca)

### Banking and credit card scams:

Contact your bank or financial institution

### Spam emails and text messages:


Contact the Spam Reporting Centre  
<http://www.fightspam.gc.ca/>

### Fraud, theft and other crimes

Contact the police

### Identity theft

Contact the police



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**Better Business Bureau**

<https://www.bbb.org/en/us>



**Equifax Canada**

<https://www.consumer.equifax.ca/personal/>

1-800-465-7166

**Canada**



Canada Revenue Agency

**Canada Revenue Agency**

[www.cra-arc.gc.ca](http://www.cra-arc.gc.ca)

1-800-267-2384



**TransUnion**

<https://www.transunion.ca/>

1-866-525-0262



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