



Frauds & Identity Theft

Fraud occurs when a victim is tricked or otherwise induced into willingly parting with their property by an approach that involved deception.

WHAT IS FRAUD?

Common forms of fraud include: e-mail, mail and telemarketing schemes, door-to-door solicitation, personal fraud or identity theft (see Identity Theft fact sheet).

Many frauds simply involve theft of your information and therefore may result in tremendous losses or damage to your credit rating without your even knowing it. Everyone must take precautions to protect themselves against fraud, particularly if you're in a frequently targeted group such as persons over 60 (see Safety For Seniors fact sheet) or you've been victimized before.

DECEPTIVE MAIL, INTERNET AND TELEMARKETING SCHEMES

Congratulations, you've just won an exciting prize! Does this sound too good to be true? Then it probably is. This is just one common approach used by con artists to induce you to buy their products, pay exorbitant shipping and handling fees or otherwise bait their hook. Fraudulent mail and telemarketers will try to convince you to send cash or pay using a credit card for products that will never arrive or are different from what you expected.

• Mail, internet and telemarketing fraud can include:

- unsolicited yet "approved" loans requiring up front fees,
- scammers claiming to be a lawyer, customs or police

- officer promising you large cash settlements if you send money for taxes in advance,
- scammers claiming to be grandchildren who require money to be bailed out of jail (see Safety For Seniors fact sheet),
- scammers claiming to be a representative of Microsoft calling in regards to a virus on your computer,
- represent a credit card division of a major company soliciting new credit card customers,
- the receipt of scratch and win cards or other official looking documents stating that you have won a gift or valuable prize,
- e-mails or letters requesting assistance transferring large sums of money from foreign countries, such as Nigeria or South Africa, or
- e-mails that appear to come from legitimate financial institutions, online retailers and even government agencies regarding some type of security threat, requesting personal information, such as credit card or social insurance numbers, with some sense of urgency (see "Phishing" section of the Computer Safety - Operating Safety & Security fact sheet).

Remember, *if it sounds too good to be true, it probably is.*

Never send money in advance to recover lost monies, receive a cash settlement or award, or make

a phone call to a "900" number to receive a prize.

• If you think you have been contacted by a fraudulent telemarketer:

- never give your credit card number over the phone,
- be prepared to say NO,
- hang up if you're not sure, and
- where they claim they are a charity, verify this fact without calling a number supplied by them.

For more information about telemarketing fraud check out: Questions To Ask The Sales Person, Telemarketer or Internet Retailer fact sheet, the Frauds & Scams section at www.snopes.com, Phone-BUSTERS at www.phonebusters.com or toll free at 1-888-495-8501.

To verify charitable organizations, call Charitable Organizations at 416-326-1963. To verify lotteries, call the Lottery Corporation at 1-800-387-0098.

A SAFER COMMUNITY TOGETHER

PEEL REGIONAL POLICE

Crime Prevention Services

7750 Hurontario Street
Brampton, Ontario
L6V 3W6

Dial 905-453-2121 EXT. 4021
Fax 905-456-5910
Online www.peelpolice.ca



@PeelCrimePrev

DOOR-TO-DOOR SOLICITATION

When was the last time you intended to have your roof, driveway, foundation or furnace repaired or conduct a financial transaction or buy a vacuum from a stranger who knocked at your door? Given that no one intends to do this yet this is a common occurrence, it is important to recognize that door to door solicitation is a common approach used by some of the best con artists. In order to protect yourself from financial loss, high pressure sales tactics or incomplete and shoddy work, it is important to recognize that you may be dealing with a con artist if the person at your door:

- offers a free inspection,
- uses pressure tactics such as limited time offers or special discounts, and
- has a preference for cash and/or lack of contract.

To protect yourself consider posting a “no solicitors, or peddlers” sign. If you do speak to a door to door salesperson remember these do’s and don’ts:

DO

- get their name and company information,
- obtain 2 to 3 written estimates before you sign a contract,
- seek advice from family, friends or police, and
- check out references through a site visit and talk to the homeowner.

DON'T

- be rushed or pressured,
- give them a credit card number or show a copy of an existing bill,
- rely on phone numbers supplied to you, and
- pay for work in advance.

For questions related to business, contact the Ministry of Consumer & Business Services at 416-326-8555.

BUYER BEWARE!

Criminals routinely take advantage of peoples’ desire for a deal. Whether it’s a purchase over the internet (see Shopping on the Internet section of the Computer Safety & Security fact sheet) or a used vehicle (see Protecting Yourself When Purchasing a Used Vehicle section of the Auto and Vehicle Theft fact sheet), consumers must always exercise caution when looking for a bargain. You can protect yourself by sourcing the product locally where possible and taking these simple precautions.

• Before You Buy

Verify:

- the product (ask to see it taking a relative/friend with you), and
- owner and contact information.

Find Out About:

- delivery charges,
- warranties, and
- insurance.

MINIMIZE RISKS WHILE PAYING

Purchasers and their money are generally at greatest risk while paying. In order to minimize risk, consider these payment options:

• Cash, Personal Check, Money Order, Wires, Debit Card:

- High risk. Only use if you know and trust the seller.
- Do NOT wire funds in advance.
- Always be aware of the potential for robbery when paying a large amount of cash.

• Credit Cards

- Medium to low risk. Safe if on a secure site as allows buyer to seek a credit.

• Online Payment Services – PayPal

- Low risk. Protects buyers from unlawful use of their credit cards or bank accounts.

PERSONAL FRAUD OR IDENTITY THEFT

Personal fraud or identity theft is the fastest growing crime in Canada. Personal fraud can occur when a dishonest person gets a hold of your personal or credit card information and uses it to their advantage to make purchases or obtain funds. Some of the worst cases of personal fraud are identity theft. Identity theft occurs when a dishonest person uses your personal information to open a bank account, obtain credit cards or otherwise take advantage of your credit rating. Any type of personal fraud can ruin your credit rating. In order to reduce the chances that you will become a victim of personal fraud. Check out the Identify Theft fact sheet.

RELATED FACT SHEETS

- Auto & Vehicle Theft
- Computer Safety – Operating Safety & Security
- Identity Theft
- Questions to Ask the Salesperson, Telemarketer or Internet Retailer
- Safety for Seniors