

Top Scams and the Red Flag Warning Signs



**Better Business Bureau serving Vancouver Island,
the Gulf Islands, Powell River and Haida Gwaii**

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It's not a pretty picture!

Canadians lose more than 100 million dollars a year to scammers. Almost \$20 million being scams against the elderly and only 5% of victims coming forward

Con artists are out there looking for victims daily – online, by phone, mail or in person



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DON'T GET SCAMMED!

THE CANADA REVENUE AGENCY WILL NEVER:



USE AGGRESSIVE
LANGUAGE OR TONE



ASK FOR PREPAID
CREDIT CARDS



THREATEN ARREST OR
SEND POLICE



For more information, go to cra.gc.ca/fraudprevention



/canrevagency

Canada



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Personal Information required

There are very few situations where your name, address, birthday, SIN, credit card numbers, banking information, PIN's, or passwords are ever legitimately required by a business or organization.

In legitimate circumstances protective security features and measures would be in place.



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From: ABC Bank <abcbank.com>

Subject: Your account – Security Breach

Date: 6 June, 2012 4:14:05 PM EDT

To: John Doe john.doe@anywhere.com



Dear Customer:

Due to a recent security breach in the ABC Bank computer system, we are asking all customers to immediately update with the link below and immediately report any unnoticed information changes, unexplained funds depletion or the likewise. Rest assured that we have the safety and privacy of our customers as our top priority but please help us by following the instructions below:

Update and verify your information by clicking the link below:

<http://update.abcbank.com>

If your account information is not updated within 48 hours then any complaints will be dealt with as a separate incident from this security breach. Please update as soon as possible.

The ABC Bank Team



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Unsolicited Contact

Contact may come in the form of a mailed letter, a fax, a phone call or voice message, an email, text, a link on a website or through social networking.

Be wary of any lottery for which you did not buy a ticket



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Fake Service Scams

Many scams involve service calls that are unsolicited

Never make payment with bitcoin or gift cards and be advised if money is sent to a scammer by wire transfer you will not get it back



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The Grandparent Scam

High pressure tactics encourage and promote impulsive decision-making.

Always check the facts before you send any money



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Online Relationships

Be wary of grand displays of affection from someone you have never met.

Scammers use fake photos and identities to fool their victims



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Falling **in love**, or falling victim?

Beware of online romance scams!



Recognize it - Don't ignore red flags in a new online relationship.



Royal Canadian Mounted Police Gendarmerie royale du Canada

Canada



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BBB Scamtracker



Scam Tracker Warns You Before Scammers Knock on Your Door



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Scam Tracker

Spot a business or offer that sounds like an illegal scheme or fraud? Tell us about it. Help us investigate and warn others by reporting what you know.

Visit us at www.bbb.org/scamtracker



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Our Thanks

BBB's Scam presentations are comprised of BBB Scam Tracker data, information from the Canadian Anti-Fraud Centre, and scams identified by our community partners and sponsors

**For more information, please contact BBBVI
(250)386-6348 or (877)826-4222
vi.bbb.org**



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