



## SAFE AND SOUND

### PROTECT YOURSELF FROM FRAUDS AND SCAMS

#### What is a SCAM?

A fraudulent scheme performed by a dishonest individual, group, or company in an attempt to obtain money or something else of value. Scams traditionally resided in confidence tricks, where an individual would misrepresent themselves as someone with skill or authority, i.e. a doctor, lawyer, investor. After the internet became widely used, new forms of scams emerged such as lottery scams, scam baiting, email spoofing, phishing, or request for helps. These are considered to be email fraud.

Atengo is a newcomer to Canada, speaks little English was recently diagnosed with diabetes, though he loves having visitors and always invites people in for tea, he is feeling increasingly isolated from his family. Lately, a number of very friendly young people who speak Atengo's language were trying to convince him to buy a vacation package to the tropics. Atengo would love to get away, but he is already struggling to pay his bills. The visitors tell him that there will be many people on the trip that speak his language. They are however, insisting that Atengo pay them up front for the entire package. Luckily, Atengo went online to see if he could find more information about the travel company and discovered that the company does not exist!

There are some important steps that you can take to protect yourself from fraud and scams.



#### DO's

- ✓ Closely examine anything that sounds too good to be true. It probably is!
- ✓ Do ask for more information and customer references before buying something.
- ✓ Do check that you're getting what you paid for, before any money is exchanged.
- ✓ Do report fraud to the police.
- ✓ Do ask for a copy of the offer in writing!

#### DON'Ts

- ✗ Don't be pressured into spending money or making quick decisions about an expenditure.
- ✗ Don't purchase anything over the phone.
- ✗ Don't give out personal information online.
- ✗ Don't respond to unsolicited e-mails.

## “How can I avoid losing money to Internet Scams and protect my personal information?”

### DO's

- ✓ Do report suspicious emails to your bank, especially ones that request your personal banking information.
- ✓ Do make sure that you protect your computer with anti-virus software.
- ✓ Do access your email on known computers.
- ✓ Do use a secure internet connection.

### DON'Ts

- ✗ Don't respond to unsolicited emails or websites that request banking information to access your bank accounts.
- ✗ Don't leave your computer unattended when you are in a public space.
- ✗ Don't accept pop ups on your computer that ask to keep your password on file.

## “What is debt and how can I protect myself from pushy or mean creditors?”

**Debt is owed to a creditor or lender (someone who lends you money) and you have entered into an agreement to pay it back.**

Consumers in Ontario are protected, by the Collections Agencies Act. Some important points to note:

- ▶ You do not have to speak with a collections agency if you do not want to.
- ▶ They cannot seize property without first taking you to court.
- ▶ They are not allowed to threaten you or use coarse or bullying language.
- ▶ You are not obliged to tell them anything about your finances or provide any other personal information, deemed confidential.

**You can get lots of great tips for staying safe at [www.eapon.ca](http://www.eapon.ca)**

**You can also access the **SENIORS SAFETY LINE 1-866-299-1011****

**In 200 Languages, 24 hours a day, 7 days a week**

### Helpful resources:

<p>Find a legal clinic in your area: <a href="http://www.legalaid.on.ca">www.legalaid.on.ca</a> 1-800-668-8258</p> <p>Canadian Anti-Fraud Centre (CAFC) The CAFC puts together information about frauds/scams/identify theft and they can help you. <a href="http://www.antifraudcentre-centreantifraude.ca">www.antifraudcentre-centreantifraude.ca</a> 1-888-495-8501</p> <p>Senior Crime Stoppers You can remain anonymous. 1-800-222-TIPS (8477)</p>	<p>Office of the Public Guardian and Trustee <a href="http://www.attorneygeneral.jus.gov.on.ca">www.attorneygeneral.jus.gov.on.ca</a> 1-800-366-0335</p> <p>Canadian Council of Better Business Bureau <a href="http://www.bbb.org">www.bbb.org</a></p> <p>Canada Revenue Agency - Charities Directory <a href="http://www.cra-arc.gc.ca">www.cra-arc.gc.ca</a></p> <p><b>Elder Abuse Prevention Ontario</b> 416-916-6728   <a href="mailto:admin@eapon.ca">admin@eapon.ca</a>   <a href="http://www.eapon.ca">www.eapon.ca</a></p>
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