

HOW TO RECOGNIZE AND PROTECT YOURSELF FROM GIFT CARD SCAMS

Tips for Seniors



Elder Abuse
Prevention
Ontario

WHAT ARE **GIFT CARD** SCAMS?

Gift card scams occur when fraudsters convince victims to buy gift cards and share the card details with them.

Once they have this information (card numbers and PINs) they quickly use the funds, leaving the victim out of pocket and with no recourse to retrieve those monies.



▶ COMMON GIFT CARD SCAMS

CRA gift card scams:

Fraudsters will call and pose as someone from the Canada Revenue Agency (CRA). The numbers on the call display will say CRA but are not authentic.

The caller will then insist you owe money to the tax agency and will demand your social insurance number to verify your identity. The payment they say can be made in the form of gift cards.

Grandparent Gift Card Scams

Calling the company or agency in question directly, if you receive a text message or email. Make sure you research their contact information and don't use the information provided in the first message. The scammer will also ask the grandparent not to tell anyone about the trouble they're in, and to quickly send money via gift card or other means to help them..

Romance or Emergency Scams

These scammers often build relationships over time, either via social media forums, the phone or email, and will play on emotions of seniors by saying they are experiencing an emergency and need money, in the form of gift cards.



3. Fake Utility or Service Calls

Scammers claim to be from local hydro or other utility companies threatening to disconnect your service unless you pay them, again using gift cards.



4. Tech Support Scams

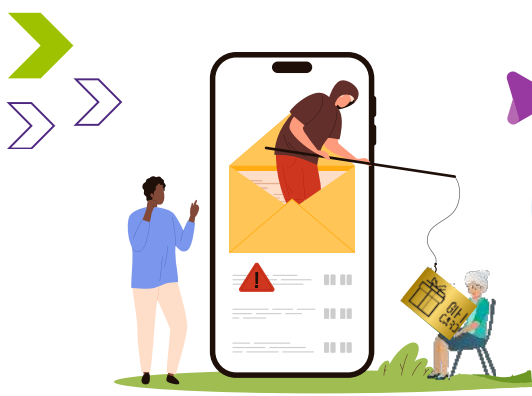
Callers pretend to be from a 'trusted' company like Microsoft, claiming your computer has been infected with a virus, needing an urgent repair. To pay for the repair services, they will ask for gift cards as quick payment.



5. Prize or Lottery Scams

Fraudsters tell you that you've won a big prize or lottery, but you must pay "fees" or "taxes" using gift cards, in order to claim your winnings.





▶ HOW SCAMMERS ARE TARGETING SENIORS



Pressure Tactics: These scammers often build relationships over time, either via social media forums, the phone or email, and will play on emotions of seniors by saying they are experiencing an emergency and need money, in the form of gift cards



Impersonation : They claim to represent trusted organizations like the CRA, Service Canada, or major utility or service provider companies.



Emotional Manipulation: They create fake emergencies or exploit your kindness to get what they want.

▶ SIGNS YOU'RE BEING TARGETED BY A GIFT CARD SCAM

The caller demands payment through gift cards (e.g., iTunes, Google Play, Amazon, etc.).

You are told to stay on the phone while you purchase the gift card.

1



3

They ask you to provide the gift card number and PIN.

2

4

The request feels urgent, threatening, or too good to be true.

▶ HOW TO PROTECT YOURSELF

1. Understand the Facts: The CRA, banks, police, and legitimate businesses will never ask for payment via gift cards.

3. Talk to Someone You Trust: Before acting, speak with a family member, friend, or trusted advisor.

2. Don't Share Gift Card Information: Treat gift cards like cash—once you share the number and PIN, the funds are gone.

4. Hang Up on Scammers: If someone pressures you to buy a gift card, hang up immediately. Avoid responding to texts or emails demanding gift card payments

5. Verify the Request: If someone contacts you claiming to be from a government agency or company, hang up, verify the number of the agency or company and then call them yourself directly, not by redialing.



Remember: Stay Cautious, Stay Safe

Gift cards are for gifts, not payments. If someone demands a gift card for payment, it's a scam! Always double-check and never rush into making a payment under pressure. Do your research and stay safe!

The Canadian Anti-Fraud Centre tracks the scams that are happening across Canada and encourages people to report any suspected fraud. In 2023, the Centre estimated that Canadians lost **\$554 million to fraud**.

If you believe you're the victim of fraud or a scam: contact **CAFC** online by visiting the CAFC website or by calling **1-888-495-8501**. ¹ <https://antifraudcentre-centreantifraude.ca/index-eng.htm>

For more information

Elder Abuse Prevention Ontario
416-916-6728 | www.eapon.ca
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SOURCES

Canadian Banking Association | www.cba.ca
TD Bank | <https://www.td.com/ca/en/personal-banking/advice/>
The Canadian Anti-Fraud Centre
<https://antifraudcentre-centreantifraude.ca>



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