



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Uncovering Fraud: Facing the Victims of Fraud

2025-03-17

FRAUD: RECOGNIZE, REJECT, REPORT

March is Fraud Prevention Month #FPM2025, and the Canadian Anti-Fraud Centre (CAFC) will focus on **uncovering fraud**—revealing the tactics criminals use to create convincing identities, impact of victims and what we are doing to fight fraud. Fraudsters are experts at disguising themselves and creating false identities to manipulate, deceive, and steal from their victims. By exposing these deceptive practices, we aim to empower Canadians to spot fraud before it happens.

This week, we look to uncover the effects of fraud has on victims. Fraud affects many Canadians every year, causing not only financial losses but also emotional and psychological harm. Despite the widespread impact, fraud is often minimized with dismissive phrases like “it’s just a scam” or “buyer beware”. This attitude contributes to victim shaming leading to further negative effects on victims and ultimately lower reporting rates. Fraud is a serious crime with lasting consequences. Dismissing it as “just a scam” ignores the harm it causes which can lead to feelings of shame among victims. By treating fraud with the gravity it deserves, we can create a supportive environment where victims feel empowered to seek the help and support they need.

Fraud can have a wide range of effects on victims, including:

- **Financial loss:** Victims often lose significant amounts of money, sometimes their life savings, making recovery extremely difficult
- **Emotional distress:** Fraud can lead to feelings of betrayal, anger, and sadness, particularly if the scam involved a personal or emotional connection
- **Psychological effects:** Victims may experience anxiety, depression, or post-traumatic stress after being defrauded
- **Social isolation:** Shame and embarrassment can make victims withdraw from family and friends, further compounding their distress
- **Loss of trust:** Many victims struggle to trust others after being scammed, especially if the perpetrator posed as a trustworthy authority figure or loved one

It’s crucial to acknowledge that anyone can be a victim to fraud, regardless of their age, education, or background. Fraudsters continuously change their methods, making it increasingly difficult to identify fraud when it is happening. By breaking the stigma surrounding fraud victimization, we can encourage victims to come forward and report incidents without fear of judgment.

How to protect yourself and your loved ones:

- Share information related to common types of fraud in order to reduce the stigma and prevent others from falling victim
- Have a regular discussion with friends and family members regarding new types of fraud you’ve encountered or have heard of



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada

Bureau de la concurrence
Canada



Ontario Provincial Police

Canada

- Fraud can happen to anyone. Don't be ashamed to share your experience as it can help save a loved one from being a victim
- Education and awareness are one of the most effective methods to help combat fraud
- Visit the CAFC's [website](#) for current fraud awareness and education material

Anyone who suspects they have been the target of cybercrime or fraud should report it to their local police and to the CAFC's [online](#) or by phone at 1-888-495-8501.