If you use a cellphone or have an email account, you've likely been exposed to an attempted scam

"I'm a deposed prince. Can you help me out?"

"This is the opportunity of a lifetime..."



"Congratulations! You've won the grand prize!"

"I'm collecting donations on behalf of..."

**TYPES OF SCAMS** 

Familiarizing yourself with common scams can help you

spot them before they turn into costly mistakes

# THE SWINDLE

**UNEXPECTED MONEY** 

## A wealthy person asks

THE SETUP

the target for help with the transfer of a large sum of money, or an estate lawyer notifies the target of a large inheritance from a distant relative



#### The target is required to pay fees, write a

cheque or provide bank account access in order to complete the transfer of funds; the target never receives the money

# THE SETUP

#### The target is notified that they've won a

lottery, a contest, a sweepstakes or some other prize giveaway



#### (invented) prize, the target is instructed

THE SWINDLE

In order to claim the

to pay a lottery tax or provide personal information

## Scammers collect the payment but

#### across a tempting online listing for a

The target comes

THE SETUP

premium item at an extremely low price



### never deliver on the product; multiple

THE SWINDLE

accounts and fake reviews are used to disquise their deceptive practices

# contacted by

## a charitable

THE SETUP

organization and asked to make a donation

The target is



## and then pocket the donations

THE SWINDLE

Scammers pose as

invent fake ones

existing charities or

THE SWINDLE

The new sweetheart

expensive gifts,

is actually a scammer;

#### charmed by a new online sweetheart

The target is

THE SETUP

and develops an emotional bond with them



#### once the relationship has developed, the scammer asks for

travel or cash

THE SWINDLE

The scammer collects

placement service,

or takes off with

the target's investment money

placement fees for their fraudulent job

## target, or the target is approached by

#### a businessperson with an investment opportunity

THE SETUP

A job placement

service offers to

find a position for an unemployed

THE SETUP The target receives urgent demands for money from a government official or from law

enforcement, or

ransomware on

their computer

the target discovers



THE SWINDLE The scammer poses as an authority figure to scare the target into paying them; the scammer holds

computer files

the target into paying them

hostage to pressure

# **IDENTITY THEFT** THE SETUP

The target is asked to

log into their account or confirm their password, or the target is contacted by a friend or relative and asked a series of questions



THE SWINDLE The scammer impersonates the target's personal and business contacts in order to gain personal details that can then be resold or used for identity fraud

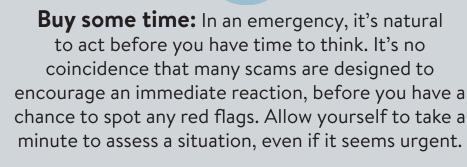
# If you believe you've been targeted by a scammer,

contact the following: **CANADIAN ANTI-FRAUD CENTRE** www.AntiFraudCentre.ca

Scams are often under-reported

because of embarrassment or shame

**REPORTING SCAMS** 



Buy some time: In an emergency, it's natural to act before you have time to think. It's no coincidence that many scams are designed to

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STAYING SAFE

Use the address bar: Get in the habit of visiting websites directly instead of following links contained

in emails. It takes only a few extra seconds and helps you be more mindful about your online activity.

# Cross-reference: It's perfectly reasonable to verify the identity of the person or business you're

in contact with. Use a means outside of the original communication, like doing a separate web search or returning a call through a publicly listed number.

**BROUGHT TO YOU BY** 



Sources: RCMP, Canadian Anti-Fraud Centre, FBI.gov, Australian Competition and Consumer Commission

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