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PROTECT YOURSELF BE AWARE OF FRAUD

-LOTTERIES, SWEEPSTAKES AND CONTESTS-

Every year, Canadians lose millions of dollars to the activities of scammers who bombard us with online, mail, door-to-door and telephone scams.

In the last few months the number of scamming attempts across the riding has increased significantly. My hope is that by sending information out to my constituents, you will be able to stay on top of scams, inform yourself on how to recognize the various types of scams and protect your personal information by visiting the links I have provided for you on the back.

Scammers target people of all backgrounds, ages and income levels. Scammers are imaginative and manipulative. They are experts in extracting personal information from their unknowing victims. Below you will find some information that will debunk some common myths. This should help minimize your chances of being scammed.

Remember, if you spot a scam, or have been scammed, don't be embarrassed to get help. Ensure you have contacted your local police for assistance.

Sincerely,

Jamie Schmale
Member of Parliament

Haliburton-Kawartha Lakes-Brock

Debunking these common myths will minimize your chances of being scammed.

- *There are short cuts to wealth that only a few people know:* This is not always true. Ask yourself the question: if someone knew a secret to instant wealth, why would they be telling their secret to others?
- *Scams involve large amounts of money:* This is not always true. Sometimes scammers target a large number of people and try to get a small amount of money from each person.
- *Scams are always about money:* This is not always true. Some scams are aimed at stealing personal information from you.
- *All internet websites are legitimate:* This is not always true. Websites are quite easy and cheap to set up. The scammers can easily copy a genuine website and trick you into believing it is legitimate.

INFORMATION

-LOTTERIES AND CONTEST SCAMS-

Many Canadians are lured by the excitement of a surprise win and find themselves sending immense amounts of money to claim fake prizes. You cannot win money or a prize in a lottery unless you have entered it, or someone else has entered on your behalf. You cannot be chosen as a random winner if you don't have an entry.

Many lottery scams try to deceive you into providing your banking and personal details to claim your prize. You should not have to pay any fee or tax to claim a legitimate prize.

Don't be fooled by claims that the offer is legal or has government approval—many scammers will tell you this. Instead of receiving a grand prize or fortune, you will lose every cent that you sent. If you have provided any personal details, your identity could be misused too.

A fake prize scam will tell you that you have won a prize or a contest. You may receive a phone call, an email, text message, or see a pop-up screen on your computer. There are often costs involved with claiming your prize, and even if you do receive a prize, it may not be what was promised to you.

PROTECT YOURSELF: Legitimate lotteries do not require you to pay a fee or tax to collect the winnings.

WERE YOU A VICTIM?

If you believe you may be the victim of fraud or have given personal or financial information unwittingly, contact your local police service.

HELPFUL LINKS

Canadian Anti-Fraud Centre
www.antifraudcentre.ca

The Competition Bureau's Information Centre
www.competitionbureau.gc.ca

Canadian Consumer Handbook on the Office of Consumer Affairs
www.consumerhandbook.ca

Canadian Council of Better Business Bureaus
www.cbobb.ca

Canadian Revenue Agency
www.cra-arc.gc.ca