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PROTECT YOURSELF BE AWARE OF FRAUD

EMERGENCY SCAMS— MONEY TRANSFER SCAMS

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

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

-MONEY TRANSFER SCAMS-

Money transfer scams are on the rise. Be very careful when someone offers you money to help transfer their funds. Once you send money to someone, it can be very difficult, if not impossible, to get it back.

The Nigerian scam (also called the 419 fraud) has been on the rise in Canada since the early-to-mid 1990s. While many of these types of scams originated in Nigeria, similar scams have been started all over the world.

In these classic scams, you receive an email or letter from a scammer asking for your help to transfer a large amount of money overseas. You are then offered a share of the money if you agree to give them your bank account details to help with the transfer. They will then ask you to pay all kinds of taxes and fees before you can receive your “reward”. You will never be sent any of the money, and will lose the fees you paid.

PROTECT YOURSELF: If you have been approached by someone asking you to transfer money for them, it is probably a scam. Never send money, give credit card information or online account details to anyone you do not know and trust.

ASK YOURSELF: Is it really safe to transfer money for someone I do not know?

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