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PROTECT YOURSELF BE AWARE OF FRAUD

-SERVICE SCAMS - JOB/EMPLOYMENT SCAMS

MARCH IS FRAUD PREVENTION MONTH

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

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 provide for you on the back.

Scammers target people of all backgrounds, ages and income levels. Scammers are imaginative and manipulative. They know how to push your buttons to produce the response they want. Below you will find some 'Golden Rules' to remember to help you beat the scammers.

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



GOLDEN RULES

- Do not rely on glowing testimonials: find solid evidence of a company's success.
- Do not hand over money or personal information, or sign anything until you have done your homework and checked the credentials of the company that you are dealing with.
 - Always get independent advice if an offer involves money, personal information, time or commitment.
- There are no guaranteed get-rich-quick schemes—sometimes the only people that make money are the scammers.

INFORMATION

-SERVICE SCAMS-

Many Canadians are being targeted by individuals claiming to offer reduced rate or deals for various services.

These scams typically involve individuals that make offers for telecommunications, internet, finance, medical and energy services. This category of scams may also include offers such as extended warranties, insurance, or door-to-door sales. The two most reported service scams targeting Canadians are the antivirus software scams and credit card interest rate reduction scams.

Everyone likes to get a deal and scammers know this. The criminals behind credit card interest rate reduction scams often impersonate financial institutions and claim to negotiate with credit card companies to lower your interest rates. They guarantee they can save you thousands of dollars in interest. The caller will tell you that the lower interest rates are 'for a limited time only' and that you need to act now. You might receive an automated call, prompting you to "press 1" and provide personal information, such as your date of birth and credit card number. You will also be asked to pay a fee up front for the service. The scammers will use this information to make purchases on your credit card or to access cash advances.

PROTECT YOURSELF: Only your service provider can offer you a better rate or price for their services. Be wary of unsolicited calls from people offering a great deal 'for a limited time only'.

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