

HOW TO BEAT SCAMMERS

- Scammers are imaginative and manipulative. They know how to push your buttons to produce the response they want.
- Always get independent advice if an offer involves money, personal information, time or commitment.

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- There are no guaranteed get-rich-quick schemes—sometimes the only people who make money are the scammers.
- Do not agree to offers or deals right away. If you think you have spotted a great opportunity, insist on time to get independent advice before making a decision.

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- 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.
- Do not rely on glowing testimonials: find solid evidence of a company's success.

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- Go directly to a website that you are interested in rather than clicking on links provided in an email.
- Never send money or give credit card or online account details to anyone you do not know and trust.
- If you spot a scam or have been scammed, get help. Contact the Canadian Anti-Fraud Centre Toll-free: 1-888-495-8501 or your local police for assistance.