

Scams targeting seniors

Four scams currently target senior Canadians. Each scam is outlined below and includes warning signs and ways to protect yourself.

JIGSAW #1 - Prize scams



Canadian seniors are reached by phone, email, through the mail or via social media websites claiming that they are the winner of a large lottery or sweepstakes.

Examples include seniors receiving a call from an individual who claims to represent "Reader's Digest", or "Publisher's Clearing House".

Scammers advise that you have won a prize and in order to receive the winnings you are required to pay a small advance fee to cover taxes or legal fees associated to the win. After the fee is paid, no prize is ever received.

Scammers target seniors and use their financial information to take over their bank accounts, which are then used for criminal activity.

Prize Scams Warning signs - How to protect yourself

1. Legitimate lottery companies will never demand payments before releasing winnings.
2. You must purchase a ticket to win the lottery.
3. Canadians cannot win foreign lotteries unless they have specifically attended that country and purchased a ticket.
4. Beware of counterfeit cheques or other forms of payment the fraudsters will send to help cover fees - such as tax payment, lawyers' fees, customs, etc.

JIGSAW #2 - Emergency scams aka "The Grandparent Scam"



Scammers use social media, the internet and phones to find potential senior victims with the emergency or "Grandparent" scam.

Seniors receive a call claiming to be a family member (a grandchild) or friend describing an emergency that requires money to be sent immediately.

Common stories are that the "grandchild" was arrested or was in an accident while travelling abroad. Money is required for hospital expenses, lawyer fees or bail.

The grandparent is instructed to send money via a money service business like Western Union. The "grandchild" also begs the grandparent not to tell his/her parents.

Grandparent Scam Warning signs - How to protect yourself

1. Confirm with other relatives the whereabouts of the family member or friend.
2. Police, judges or legal entities will never make urgent requests for money.
3. Never voluntarily give out family members' names or information to unknown callers.
4. Always question urgent requests for money.

JIGSAW #3 - Service scams



The most common service scam involves consumers being tricked into having their computer cleaned or repaired.

Scammers call and claim to be a representative from a well-known computer company like Microsoft or Windows.

The scammers will claim that the victim's computer is sending out viruses or has been hacked and must be serviced. The scammer will remotely access the victim's computer and may run programs or alter settings.

The scammer will advise that a fee is required for this service and request payment by credit card or money service business. In certain cases, the scammer will transfer funds from the victim's computer through a money service business such as Western Union or MoneyGram.

Service Scams Warning signs - How to protect yourself

1. Do not provide personal information on incoming phone calls. Verify the caller.
2. Microsoft will not conduct proactive outbound calls for computer repair.
3. Never provide unsolicited callers remote access to your computer.
4. Request a call back number, verify and do your due diligence.

JIGSAW #4 - Romance scams



Scammers steal photos and use dating sites and social media to lure potential victims into sending money for various reasons.

The scammer will gain the trust of the victim through displays of affection and will communicate via phone, skype and email for months, if needed to build trust.

The scammer will often claim to be working abroad, usually in a lucrative business venture.

Eventually the scammer will want to meet with the victim in person. It is at this time that the scammer will inform them that they cannot afford to travel and will ask for money to cover travel costs.

Another variation involves the scammer claiming that there is a medical emergency with a sick family member. They will then ask for money to cover medical expenses.

“Romance fraud” is the number one scam in Canada, surpassing identity theft, prize pitches and various telemarketing schemes. It costs victims \$20 million a year, according to the RCMP.

Romance Scams Warning signs - How to protect yourself

1. Fraudsters want to develop a quick relationship. Be suspicious when someone you have not met professes their love for you.
2. Be wary when someone claims to be involved in a lucrative business but needs to borrow money for bills and expenses.
3. Be cautious when chatting with an individual who claims to live close but works overseas.
4. Do not cash cheques or send the person money for any reason, whatsoever!