



## BE SCAMMER SAVVY – BEAT THE FRAUDSTER

Scammers are criminals who can devastate our personal and financial security with a phone call, email, text, or pop up ad. Their MO is trickery and they are professionals at it.

But they don't have to win.

Breathe and Slow things down!

Does this make sense?

Don't give personal & bank info over the phone or online.

Check in with two trusted other people ie. your bank, your family

Take all the time you need.

Be Rude - hang up - delete, don't respond!



If it seems too good to be true, it is probably a scam!

Never send money to someone you haven't met.

### COMMON TYPES OF FRAUD AND HOW TO PREVENT THEM

There are many types of fraud, with new ones invented regularly. Remaining cautious and aware is your best defense. It's helpful to know that fraudsters use three powerful and effective things to get you to cooperate:

**The hope of a benefit:** "You've won a prize!" "This is a guaranteed investment!" "I love you!"

**Fear:** "You owe taxes." "You will be arrested." "Your loved one is in trouble."

**Your natural willingness to help:** "Help us catch these crooked bank employees." "Be our secret shopper."

These are designed to manipulate your emotions, prevent you from thinking rationally, and make you take actions you normally would not. Help us help you prevent fraud.

[www.saanichpolice.ca](http://www.saanichpolice.ca)

These simple tips can help protect us:

- **Breath and Slow Things Down**
  - o Scammers pressure you with fast talk, threats, and big words.
  - o They want you to act without thinking.
  - o If it's too good to be true it probably a scam!
- **Ask Yourself "Does this make sense?" Do your own research!**
  - o Can I win a lottery I never entered?
  - o Why is Microsoft calling me about my MacBook security?
  - o Would police/the bank/CRA really ask me to put all my money in a bitcoin machine? – No they wouldn't!
- **Check in with two trusted other people ie. your bank, your family**
  - o Tell them the "story" and ask their opinion
- **Be rude – hang up, delete, don't respond.**
- **Take all the time you need.**

If you do become the victim of a scam, you should:

- Report any financial loss to your bank immediately so that your accounts can be secured;
- Report any identity theft to both credit bureaus, Equifax and TransUnion; and
- Report to the Canadian Anti-Fraud Centre and your local police

For more information on fraud prevention, check out the following resource list on the Saanich Police Department Website.

### [Financial Crimes – Saanich Police Department](#)

The Saanich Police Financial Crimes Section is always available to present to your group, organization or business. If you are interested in a fraud prevention presentation, tailored to your specific needs, please email [communityengagement@saanichpolice.ca](mailto:communityengagement@saanichpolice.ca) for your request.

### WHAT TO DO IF YOU ARE A VICTIM?

- Contact your **local Police Department** to report the incident
- Contact your **financial institution** if you sent \$ or provided your account information
- Contact **Equifax** and **TransUnion** to place a Fraud Alert on your credit report
- Report to the **Canadian Anti-Fraud Centre (CAFC)**

### CONTACT

Saanich Police  
250-475-4321

Canadian Anti-Fraud Centre  
1-888-495-8501

Equifax  
1-800-465-7166

TransUnion  
1-800-663-9980



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