



WINNIPEG POLICE SERVICE
A CULTURE OF SAFETY FOR ALL

FRAUDS AND SCAMS

CRA TAX SCAM

Got a call or email from the CRA? Make sure it's real!

You get a text message or an email from the Canada Revenue Agency (CRA) claiming you're entitled to an extra refund and all you need to do is provide your banking details. Watch out—this wonderful-if-true situation is exactly what a tax scam looks like.

Another variation is that they call you to say that you owe the CRA money and that you need to pay right away, or else they will report you to the police.

In any case, if you do receive a call, letter, email, or text saying you owe money to the CRA, you can double check online via “My Account” or call 1-800-959-8281.

TIPS TO PROTECT YOURSELF:

The CRA will never:

- Use aggressive or threatening language.
- Threaten you with arrest or send police.
- Ask for payments via Bitcoin, prepaid credit cards or gift cards, such as iTunes, Google, Home Depot, etc.
- Collect or distribute payments through Interac e-transfer.
- Use text messages to communicate under any circumstances.

Emails from the CRA:

- Never ask for financial information.
- Never provide financial information.

The CRA's accepted payment methods are:

- Online banking.
- Debit card.
- Pre-authorized debit.

If you suspect a scam, always report it.

IDENTITY THEFT

Help ensure your identity remains yours alone!

Scammers are always on the lookout to collect or reproduce your personal information to commit fraud. Thieves can make purchases using your accounts, obtain passports, receive government benefits, apply for loans, and more. This could turn your life upside down.

Fraudsters use techniques that range from unsophisticated to elaborate. Offline, they can go through trash bins or steal mail. Online, they can use spyware or a virus, hack into your system or use other schemes to obtain your personal information.

They look for credit card information, bank account details, full name and signature, date of birth, social insurance number, full address, mothers' maiden name, online usernames and passwords, driver's licence number and passport number.

Identity theft is a serious crime!

TIPS TO PROTECT YOURSELF:

- Never provide your personal information over the phone, via text message, email or the internet.
- Avoid using public computers or using your computer on a public Wi-Fi hotspot to conduct your online banking or access personal information. This puts you at risk.
- Create strong and unique passwords for each of your online accounts, password-protect your devices and home Wi-Fi network.
- Use a secure and reputable payment service when buying online—look for a URL starting with “https” and a closed padlock symbol.
- Avoid giving your personal information on social media. It can be used along with your pictures to commit fraud.
- Always shield your PIN when using your card. If you hand it over to a cashier, never lose sight of it.
- Shred and destroy documents with personal information.

If you suspect a scam, always report it.

IMMIGRATION SCAM

Got a call from Immigration Canada? Make sure it's real!

You get a call from Immigration Canada officer claiming a mistake was detected on your Visa application or wrong information was provided for your application and that you have to pay a fine otherwise you will be arrested and be deported.

TIPS TO PROTECT YOURSELF:

Immigration Canada will never:

- Use aggressive and threatening language.
- Threaten you with arrest or send police.
- Ask for payment via prepaid credit cards, gift cards such as iTunes or Google Play or via Bitcoin.
- Will not phone you to collect money or payments.
- Will NEVER ask you for any sort of payment by phone.

Immigration Canada may sometimes contact clients by phone to get more information or documents to continue processing an application. If unsure who you are speaking with, hang up and obtain the phone number from a trusted source, not the person who called you.



JOB AND EMPLOYMENT SCAMS

Job and employment scams target people looking for a job. They often promise a lot of income – sometimes they even guarantee it – for little or no effort.

WHAT TO LOOK FOR:

- Work-from-home scams are often promoted through spam emails or advertisements online or in newspaper ads. Most of these advertisements are not real job offers. Many of them are fronts for illegal money laundering activity or pyramid schemes.
- You might get an email offering a job where you use your bank account to receive and pass on payments for someone or a company.
- Or you might be offered a job as a “secret shopper” hired to test the services of a cheque-cashing or a money transfer company.
- Some “job offers” promise that you will receive a percentage commission for each payment you pass on.
- Sometimes, scammers are just after your bank account details so they can access your account. They may ask you to open an account for them or use your account to deposit and transfer money.
- They might also send you a counterfeit cheque along with instructions for you to cash the cheque and transfer a portion of the sum over a money transfer service.
- A guaranteed employment or income scam claims to guarantee you either a job or a certain level of income. The scammers usually contact you by spam email and the offers often involve the payment of an up-front fee for a “business plan”, certain start-up materials or software.
- There is a range of scams promoted as business opportunities. You may be required to make an up front payment (for something that does not work or is not what you expected) or to recruit other people to the scheme.
- Some fraudsters use logos and information of real companies to appear legitimate.

HOUSING SCAMS

Beware of fake rental listings advertised through online marketplaces. They will ask you to send a security deposit via e-transfer.

Do not make a payment for a rental unit you have not visited and inspected.

PACKAGE/COURIER/MAIL SCAM

Look out for fraudulent phone calls from people claiming to be calling from courier companies claiming a package was mailed using your name and that the package is associated to criminal activities. Scammers will then call claiming to be police officers and demanding money so as not to arrest you for criminal activities.

Police officers in Canada will NEVER demand money from you or ask you for a bribe.



If you suspect a scam,
ALWAYS REPORT IT.

REMEMBER

There are no shortcuts to wealth—the only people that make money are the scammers.

CAUTION

Never send your bank account or credit card details to anybody you do not know and trust. If you cash the cheque and it turns out to be counterfeit, you could be held accountable for the entire monetary loss by your bank. The Government of Canada will NEVER ask you to make a payment via Bitcoin. Do not send money via Bitcoin as such money can never be traced and/or retrieved.

THINK

Don't make any decisions without carefully researching the offer. Seek independent advice before making a decision. Ask yourself: Did I get all the details in writing before paying or signing anything?

INVESTIGATE

Beware of products or schemes claiming to guarantee income and job offers requiring payment of an up front fee or sending money through a money transfer service. Make sure any franchise business opportunity is legitimate.

ASK YOURSELF

Does this seem to be too easy?

Does this seem too good to be true?

Trust your instincts and ask a friend.

Below is a link to the Competition Bureau of Canada that will take you to The Little Black Book of Scams 2nd edition for more information regarding common frauds in various languages, including Punjabi and Mandarin.

www.competitionbureau.gc.ca/

The link to Canadian Anti-fraud Centre providing more information on past and current scams:

www.antifraudcentre-centreantifraude.ca/index-eng.htm



MAKE THE RIGHT CALL

Emergency Dial: **911**

Non-emergency Call: **204-986-6222**

Report a Crime Online: **winnipeg.ca/police**