

That's Not the Bank or the Government on the Other End of the Line

Institutions such as banks, government agencies, the police or credit card companies have a lot of authority. Fraudsters take advantage of that influence to get you to send them money or give out your personal information. Reports of impersonation scams have almost doubled in the last year and are sure to continue to grow.



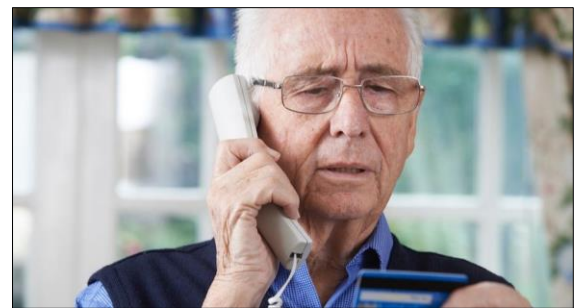
Seniors are often home during the day to answer the phone, they can be more trusting, and they may not have family or friends close by to ask for a second opinion, so they are often the ones being targeted by these scams. However, you can be prepared should you ever receive a call or email from scammers.

[Read more about Top Senior Scams here](#)

How to Differentiate Fraudsters from Institutions

Impersonating the Government

- They ask for payment by money wire, e-transfer, cash or gift cards - these forms of payment generally cannot be tracked or retrieved
- Government agencies won't call, email, or text you asking for money or personal information
 - If you owe money on your taxes, the Government will send you a letter in the mail
- You are threatened if you don't pay or give your information
 - They threaten with jail time, being deported or having your driver's license revoked
 - Institutions will never use aggressive language or threats



Impersonating Banks

- You have to identify yourself
- They may even have done some research on you such as your name or home address to try to fool you
- The caller says there's a problem with an unknown account
- They ask you to transfer money into a 'safe account'
- You have to set up a payment to "block the funds"
- The scammer may ask for your account or online banking information

[More Tips from the Government](#)

What If a Scammer is On the Line?

- Hang up the phone and call the institution directly at a number you know is correct
 - Phone numbers can be easily spoofed to appear to be from a legitimate caller
- Do not give out any of your personal or bank information if you are uncertain
- If it is a robocall, don't press any numbers. Pressing numbers could lead to more calls
- Don't click any links if you receive an email or text message
- Regularly review your accounts



[More Tips from the RCMP](#)

If you suspect fraud or have been the victim of a fraud, report it to your local police service and to the Canadian Anti-Fraud Centre online at: www.antifraudcenter.ca or by calling: 1-888-495-8501. You should also contact your bank and credit card company if you believe your personal or financial information has been compromised.

