



Scams and Fraud

Addressing scams and fraud begins with recognizing the warning signs and understanding best practices to avoid becoming a victim. Learn more on how to protect yourself from potential threats.

Learn the signs of scam

Some scams are easy to spot. Some are not! Learn the signs so you can protect yourself from becoming a victim. Although there is a long list of different scams that target Calgarians every day, **they tend to follow a similar pattern**. If the person is doing any of the following, consider the possibility that it could be a scam.

- Demanding immediate payment
- Requesting payment in unusual forms, such as gift cards, Bitcoin, money orders, commercial wire transfer or cryptocurrency.
- Using aggressive language or threatening deportation, arrests and fines.
- Claiming you have a refund and directing you to a link to receive it.
- Asking for personal or financial information.
- Pretending to be a family member and claiming to be in trouble.



Rental Scams

With record low vacancy rates and **tight housing market**, rental scams in Calgary are ever more prevalent and International Students are especially vulnerable. There are two ways a rental property could be fraudulent:

- 1 The property is real and exists, however the rental property offered does not belong to the fraudster.
- 2 The rental property doesn't exist.

Fraudsters prey on people who are in a hurry to find a place to rent, as emotions can make people more vulnerable. Take your time and do your due diligence. Here are red flags and tips to avoid rental scams:

- If possible, see the place in person yourself or send someone you trust; if you are not in Canada yet, online viewings are the next best available option but ensure that it is a live walk-through with the landlord rather than a recording or photos on a website.
- If possible, speak with someone who has rented from the same person or company in the past.
- Never give out your **social security number (SIN)**, even if it's just to fill out an application.
- Be wary if a prospective landlord only wants to communicate via email, or claims they are currently out of the country or reside overseas.
- If it sounds too good to be true (e.g. comes furnished, prime location, landlord relies immediately and is several hundred dollars less than the ongoing market) – it's a red flag!

Government scams

Many scams and frauds attempt to imitate government services in order to gain access to your personal and financial information. Contact is made through email, text message, or phone call and have the following narrative:

- Money is owed and an arrest warrant has been made or will be made.
- Victim must pay amount owing and not tell anyone or they will get arrested.
- Victim is instructed to attend a specific store or business to purchase a gift card or bitcoin ATM.
- A refund such as Climate Action incentive payment has not been claimed or processed and a link is provided to do so.

FIND OUT MORE





CRA scams

A **common scam** targeting newcomers is one imitating a **Canada Revenue Agency (CRA)** agent. Rest assured that the CRA will never:

- Pressure you to make an immediate payment, threaten to arrest or deport you, threaten to send police.
- Use aggressive language or intimidation tactics.
- Send financial information by email.
- The CRA doesn't text!

If a caller indicates that they are an officer, such as a police officer or an immigration officer, request for their badge number or ID, a file number and their contact information. Inform the caller that you will return their call after you have verified the information provided to you is true and correct. An officer will not ask for your social insurance number, banking information or biographical information.

Identity Theft

Identity theft, or identity fraud, occurs when someone uses personal information like a Social Security or driver's license number to impersonate another person. Victims may lose money, accrue debt, or face long-term issues such as damaged credit and reputation, which can hinder job prospects or accessing credit. Recovery can take years.

To reduce your risk:

- Carry only essential ID, like your driver's license or an Alberta identity card.
- NEVER share your SIN except with your employer or bank for tax purposes
- Keep items like your birth certificate, SIN, immigration card, and passport stored securely.
- Regularly review credit card bills and bank statements for unauthorized activity and report issues immediately.
- Secure your online presence and ensure social media accounts are private.
- Update security and virus protection on your computer.

Who can I report a Scam to?

If you have received a text, email, phone call and have not provided an information or lost any money, please contact the **Canadian Anti-Fraud Centre** toll free at **1-888-495-8501** to file a report. Contact your local police department if you have:

- Been victim of fraud
- Suffered a loss because of someone's deception
- Had property stolen
- Been threatened or assaulted by a scammer

Why should I report fraud and cybercrime? Your story could help someone avoid a similar scam. It can also link a number of crimes together, in Canada and abroad. Information provided helps law enforcement and the CAFC determine crime trends and crime forecasting.

Quick Tips

If you have received a text, email, phone call and have not provided an information or lost any money, please contact the **Canadian Anti-Fraud Centre** toll free at **1-888-495-8501** to file a report. Contact your local police department if you have:

- ✓ Take five, tell two: If someone contacts you with a pitch, take five minutes to think about it, and then talk to two different people about it before doing anything.
- ✓ Be suspicious of unsolicited text messages, calls and emails.
- ✓ If there is pressure to pay now/immediately be suspicious.
- ✗ Don't share information over the phone, by text or email with someone you do not know.
- ✗ Do not send money or crypto currency to someone you do not know.

