

“Knowledge is better than wealth because it protects you while you have to protect wealth” (Hazrat Ali)

Fraud Prevention Tips:

1. Safeguard your personal information by keeping it confidential and in a safe place.
2. Do not give money or information about personal finances over the telephone or Internet without verifying if the person or company is legitimate.
3. Beware of "Too Good To Be True" offers such as "you've won a lottery in a foreign country or inherited a large sum of money but in order to claim it, send us a deposit first". Also don't cash any cheques on behalf of others or send the person any money for any reason what so ever.
4. Don't open the door to strangers. Ask for credentials from anyone who comes to your door, including delivery and service people. Report suspicious people and vehicles to police.
5. Promptly pick up mail from your mailbox after delivery. Remove yourself from mailing and telephone calling lists of members of the Canadian Marketing Association (www.the-cma.org) to help reduce the risks associated with anyone intercepting or stealing your mail.
6. Never loan your credit cards to anyone and sign all credit cards when you receive them. Check monthly statements carefully and report any discrepancies to the issuing credit card company. Immediately report lost or stolen credit cards.
7. Never invest in anything about which you know nothing. A website can be created as a false storefront. Conduct your due diligence by making sure that you are dealing with a real person and a legitimate business. Check out the company with the Better Business Bureau, Consumer Protection Ontario or just “Google” them.
8. Own a paper shredder. An identity thief will pick through your garbage or recycling bins, so be sure to shred receipts, copies of credit applications, insurance forms, bank statements and all paperwork you no longer need.
9. Know your money and products - understand how to detect counterfeit currency & goods.
10. Lastly, be cautious, use common sense and consult an expert.

What should I do if I become a Victim of Fraud?

1. Contact and report the matter to the Police.
2. Cease communications with suspect and preserve all evidence related to the complaint.
3. Notify your financial institution and credit card companies and change all of your passwords.
4. Obtain and review copy of your credit report from Equifax Canada (1-800-465-7166) & TransUnion Canada (1-877-525-3823)
5. Report the theft or fraud to the Canadian Anti-Fraud Center by going to their website or by dialing 1-888-495-8501.
6. Notify Canada Post and Utility and service providers
7. Notify federal and provincial identity document issuing agencies i.e. passport, driver's license, social insurance card, etc.

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Sources:

www.yrp.ca

www.rcmp-grc.gc.ca

www.competitionbureau.gc.ca

www.antifraudcentre