

Saanich

Block Watch

Crime Prevention Information



Winter 2023

Scams and Financial Crimes are one of the fastest growing areas of crime here in Saanich. Our Financial Crimes Section has provided information to avoid these crimes in the most effective ways. This newsletter is dedicated to all of the information they are putting out this time of year. Unfortunately, the next few months (December through April) are the busiest months for scammers. Please learn their tactics and their lies. Learn to protect yourself from these professional thieves. If you are a victim, do NOT feel ashamed. These people are trained to do what they do. Do report it immediately by calling 250 475 4321.

10 ways to recognize a Scam!

Suspicious Phone Calls

One popular technique that scammers use is to place phone calls directly to people claiming to be anything from a bank, the CRA, or an antivirus software company. Most of these agencies don't ever call clients directly, so no matter how official it sounds, play it safe. Hang up and if you feel worried, contact the agency back at a phone number from their official web site.

Specific Payment Demands

Scammers often have a preferred payment method, such as gift cards or cryptocurrency. On the other hand, legitimate businesses and government agencies usually take multiple standard forms of payment, including credit cards that allow fraud protection.

Poor Presentation

Legitimate businesses put a lot of effort into making sure their communications, either through emails, advertisements, mailings or text messages, are professional and polished. Scammers are not usually concerned with proper spelling and grammar.

Incongruous Email Addresses

As part of their professional presentation, government agencies and legitimate businesses give their employees a corporate email address that uses their business name. Scammers may claim to work for Match.com, but if their email address does not actually end with "@match.com," do not trust them.

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Threats

One particularly insidious high-pressure tactic that scammers use is to threaten people with fines or law enforcement. There are important processes involved with notifying individuals in Canada of outstanding debts. They do not involve calling you and threatening to send the police. Again, the best defense is to just hang up when this happens.

Complicated Requests

The Nigerian Prince Scam is a well-known example of a classic scam technique, pulling people in with a wild story. Think about why you, of all people on the planet, are receiving this request for help. If the story is outlandish, it is probably a scam.

Upfront Payment Requests with Promises of a Return

Another way to spot a scam is to look for any requests for upfront payment that will result in a greater return. Legitimate investment opportunities require you to seek them out, not the other way around.

Unclear Details

Legitimate businesses and investment opportunities provide clear information for their customers — that is what an investment prospectus is for. If you're looking at a supposed deal or an opportunity that is thin on detail, that is a major red flag.

These simple tips can help protect us:

Breathe and slow things down!

Scammers pressure you with fast talk, threats, and big words. They want you to act without thinking.

Ask Yourself “Does this make sense?”

Can I win a lottery I never entered?

Why is Microsoft calling me about my MacBook security?

Would police really ask me to put all my money in a bitcoin machine?

Ask two friends or family first.

Tell them the “story” and ask their opinion.

It's OK to be Rude

Hang up, don't respond, delete the email or text.

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THE 12 SCAMS OF THE HOLIDAYS FOR 2022

The spirit of the holidays is a time of giving for most but for scammers, it is a time of taking. The Canadian Anti-Fraud Centre (CAFC) highlights the most popular holiday scams so that you can recognize, reject, report and be merry.

1) **Counterfeit Merchandise** – Look out for huge and flashy discount ads that direct you to websites that look like legitimate manufacturers. If you do receive any inferior/counterfeit products, they could pose significant health risks.

2) **Selling Goods & Services Online** – Be suspicious of customers offering to pay more than the asking price. When selling goods and services online, always confirm that you have received a legitimate payment before you send the product.

3) **Crypto Investments** – Fraudsters are using social media and fraudulent websites to promote fraudulent crypto investment opportunities. Prior to investing, always ask for information on the investment. Research the team behind the offering and analyze the feasibility of the project. Verify if the company is registered by using the National Registration Tool (www.aretheyregistered.ca).

4) **Romance Scams** – An attractive fake identity lures you into a web of lies spun with loving messages and sweet promises. The fraudsters play on your emotions to get you to send them money for various, convincing reasons. Sometimes, a romance scammer will also use you as a money mule in the money laundering process.

5) **Online Shopping** – Fraudsters pose as genuine sellers and post fake ads for items that do not exist. The listing price for almost any item (e.g. event ticket, rental, vehicle, puppy) is usually too good to be true. Research before you buy. Whenever possible, exchange goods in person or use your credit card for payment.

6) **Phishing Emails and Texts** – You may receive messages claiming to be from a recognizable source (e.g. financial institution, telecommunications company, service provider, shipping company, family member or friend) asking you to submit or confirm your information. They may even include a malicious link for you to click.

7) **Secret Santa** – You may have noticed multiple gift exchange posts on your social media feeds. This may seem like a fun activity where you only have to send one gift and receive multiples in return. Unfortunately, this exchange collects some of your personal information and also hides a pyramid scheme where only those on the top profit. Pyramid schemes are illegal in Canada. To keep it safe, keep the exchanges to close friends and family and conduct them in person.

8) **Prize Notifications** – You may receive a letter or a call with the good news: *“You’ve won millions and a car too! First, you just need to confirm your personal information and then cover a few fees before your winnings can be delivered.”* Remember: If you did not enter a contest or raffle, you can not win. You also can not enter another country’s lottery without purchasing a ticket from within that country. In Canada, if there are fees associated to a prize, they are removed from the total winnings; you would never be required to pay fees in advance.



9) **Emergency** – Is a supposed loved one reaching out to you because they need money and you are the only one they trust to keep it a secret? Resist the urge to act immediately and verify the person’s identity by asking them questions a stranger would not know.

10) **Gift Cards** – Gift cards are a popular and convenient way to give a gift. They should also be considered like cash; once they are exchanged, it is unlikely that you are getting your money back. Gift cards are not meant for payments. No legitimate business or organization will request these as payments; especially under pressure.

11) **Charity Scams** – During this Season of Giving, make sure your donations are going to the right places. Charity/ Donation Scams involve any false, deceptive, misleading or fraudulent solicitation for a donation to a charity, association, federation or religious cause. Refuse high pressure requests for donations, ask for written information about the charity and do your own research. Remember to always ask the solicitor for the charitable tax number and confirm their registration with the Canada Revenue Agency or by phone at 1-800-267-2384.

12) **Identity Theft and Identity Fraud** – In all the hustle and bustle of the Season,

DO: keep your wallet on your person and cover your PIN,

DON’T: share passwords or provide your personal information on impulse.

All of the information for this news letter has come from the Saanich Financial Crimes Section. They have an entire section on www.saanichpolice.ca where you can receive and get even more information.



**If you have been a victim of a financial crime, do NOT be ashamed,
these scammers are professionals.**

Call 250 475 4321 to report a crime.

The SPD Financial Crimes Section is a part of the Detective Division of the Saanich Police. Three members work full-time on a variety of offences relating to fraudulent activity, usually focusing on cases where there has been a loss in excess of \$5,000.00.

There are over 50 sections of the Criminal Code of Canada that deal with fraud-related offences. These offences require a substantial amount of time and a great deal of specialization in order for them to be thoroughly investigated. Referrals to the Financial Crime Detectives are usually made after an initial investigation by uniformed officers.

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