

REPORTING A SCAM

Who to contact depends on where you live and what type of scam is involved.

Whether you've been scammed or targeted by a fraudster, you should always report it. Canadian authorities may not always be able to take action against scams, but there are ways you can help. By reporting the scam, authorities may be able to warn other people and alert the media to minimize the chances of the scam spreading further. You should also warn your friends and family of any scams you come across.

Here is some advice on where to report, depending on the scam:

Canadian Anti-Fraud Centre
www.antifraudcentre.ca
1-888-495-8501

Competition Bureau
www.competitionbureau.gc.ca
1-800-348-5358

Local scams

Contact your local consumer affairs office

Your local consumer affairs office is the best resource for investigating scams that appear to come from within your own province or territory. A list of provincial and territorial consumer affairs offices can be found in the Canadian Consumer Handbook.

www.consumerhandbook.ca

Financial and investment scams

Contact Canadian Securities Administrators

Financial scams involve sales offers or promotions about financial products and services, such as superannuation, managed funds, financial advice, insurance, or credit or deposit accounts.

Investment scams involve share buying, foreign currency trading, offshore investments, Ponzi schemes, or prime bank investment schemes.

You can report financial and investment scams to the Canadian Securities Administrators or your local securities regulator.

www.securities-administrators.ca

Banking and credit card scams

Contact your bank or financial institution

In addition to reporting these scams to the Canadian Anti-Fraud Centre, you should alert your bank or financial institution about any suspicious correspondence that you receive regarding your account. They can advise you on what to do next.

When contacting your bank or financial institution, make sure to use the telephone number found in the phone book, on your account statement or on the back of your card.

Spam emails and text messages

Contact the Spam Reporting Centre

Many scams arrive by email and text message. Visit www.fightspam.gc.ca for information on Canada's anti-spam legislation and how to report spam.

Fraudulent, phishing or smishing messages requesting personal details can also be reported to the bank, financial institution or other concerned organization. Again, be sure to use a phone number or email address that is listed in an official reputable source, and not the one that appears in the email.

Fraud, theft and other crimes

Contact the police

Many scams that may breach consumer protection laws (those enforced by the Competition Bureau and other government and law enforcement agencies) may also breach the fraud provisions of the *Criminal Code*.

If you are the victim of fraud—meaning you have suffered a loss because of someone's dishonesty or deception—consider contacting your local police, especially if the amount involved is significant. You should definitely contact the police if your property has been stolen or you've been threatened or assaulted by a scammer.

Identity theft

Contact the police

Identity theft refers to the acquisition and collection of someone else's personal information for criminal purposes.

If you suspect or know that you are a victim of identity theft or fraud, or if you unwittingly provided personal or financial information, you should:

- Contact your local police force and file a report.
- Contact your bank or financial institution and credit card company.
- Contact the two national credit bureaus and place a fraud alert on your credit reports.
- Always report identity theft and fraud. Contact the Canadian Anti-Fraud Centre.

Additional organizations to contact depending on the situation:

- Your provincial Better Business Bureau
- Canada Revenue Agency—Charities Inquiries Line
www.cra-arc.gc.ca
1-800-267-2384
- Your provincial records office
- Credit bureaus can put a fraud alert on your account, which will alert lenders and creditors of potential fraud:

Equifax Canada
1-800-465-7166

TransUnion Canada
1-866-525-0262

The Little Black Book of Scams is available online at www.competitionbureau.gc.ca