

## **Fraud Prevention Month**

March is [Fraud Prevention Month](#), and this year's theme is "Fraud: The Hidden Crime." This theme reminds us how fraud often remains out of sight, because it is under-reported and because it is hidden behind convincing technology, across borders, and within everyday online interactions.

Fraud continues to be one of the leading crimes affecting older adults, and scammers are becoming increasingly sophisticated in their methods and tactics. Staying alert and supporting one another is therefore essential!

Talking about fraud can be uncomfortable or upsetting, and that's completely normal. It's important to remember that fraud can impact anyone regardless of their age, education or background. You are not alone in this fight!

### **Common scams targeting older adults and how to avoid them:**

#### **Grandparent scam**

Scammers impersonate a grandchild or relative in urgent trouble, claiming an accident, arrest or medical emergency. They pressure victims to send money immediately, while insisting they keep it a secret. Protect yourself by reaching out directly to the family member using a known phone number, and never send money under pressure.

#### **Investment scam**

Scammers promise high returns with little or no risk. They often use fake credentials and high-pressure tactics, presenting themselves with professional-looking materials to appear legitimate. Once money is sent, scammers disappear! [Cryptocurrency](#) scams have become prevalent, where fraudsters boast of successful investments to persuade victims, and use fake online trading platforms to convince individuals to send money or cryptocurrency.

Always do thorough research, verify registrations with provincial securities regulators, and never rush into an investment decision.

#### **Romance scams**

Scammers create fake online profiles on dating sites or social media to forge emotional connections with victims, ultimately requesting money for reasons such as travel expenses or medical emergencies. They may even offer to "coach" you on fake crypto investments. They typically avoid in-person meetings and provide inconsistent personal details. Protect yourself by being cautious with relationships that move quickly and never send money to someone you haven't met in person.

#### **Bank investigator scams**

Impersonating bank staff, law enforcement or security investigators, scammers claim that your account has been compromised and instruct you to withdraw or transfer funds

to a “safe” account that belongs to the scammer. Remember, legitimate banks will never ask you to move your money. Always verify directly with your bank!

### **Recovery scams**

Following a fraud incident, scammers may contact victims, pretending to be from police, government, banks or recovery services. They claim they can help recover lost funds for a fee, preying on the victim’s hope and urgency. Some victims may search online for help, but this can lead them to fake recovery company websites that exploit their vulnerability.

Remember that legitimate organizations do not charge for recovery services. Always verify the authenticity of any recovery service and seek assistance from trusted and established sources.

### **More ways to protect yourself and others**

1. **Watch our short video**

Learn about some of the most common scams targeting older Canadians:

○ <https://www.youtube.com/watch?v=KOLlk877ehA>

2. **Listen to our podcast**

Gain insights from experts at the Canadian Anti-Fraud Centre in our latest podcast:

○ [Spotify](#)

○ [Apple Podcasts](#)

3. **Talk to your family and friends**

Talking openly and without judgment helps everyone feel more prepared.

Encourage loved ones to pause, verify and ask for help if something seems off.

○ Learn more: <https://antifraudcentre-centreantifraude.ca/protect-protegez-eng.htm>

4. **Report fraud or suspicious contact**

Report fraud or suspicious contact

○ Report here: <https://reportcyberandfraud.canada.ca/>

No matter what new technologies or methods scammers use, your best defence against fraud is to recognize, reject and report!

Stay safe, and share this message with your networks, friends and family.

Thank you for joining the fight against fraud!

### **Stay informed by:**

- following our [Seniors in Canada Facebook page](#)
- signing up to the [Secretary of State \(Seniors\) newsletter](#)



## The security of your benefits rests in your hands

Simple steps to protect your personal information

This leaflet offers tips for protecting your personal information as well as your Old Age Security (OAS), Canada Pension Plan (CPP), Guaranteed Income Supplement (GIS) benefits, as well as the Allowance and the Allowance for the Survivor. It will also help you recognize the risks and how to respond confidently.

### What to look out for

Contact Service Canada immediately if you notice any of the following:

- You discover that someone else is receiving or using your benefits.
- Changes have been made to your personal information without your consent (address, marital status, or banking information).
- Someone is forcing you to pay them part or all of your benefits.
- Personal documents look suspicious or altered (proof of residence, power of attorney, etc.).

### Recognizing legitimate calls or visits

Sometimes, our employees may call or visit you. If someone claims to represent the Government of Canada and you are unsure about their identity, take a moment to verify their credentials. You can call **1-800-O-Canada (1-800-622-6232 / ATTY: 1-800-926-9105)** to check if their name is on the official employee list.

### Keep your personal information up-to-date for added security

To prevent errors or fraud, inform Service Canada promptly of any changes to the following:

- Mailing and residential address
- Banking information
- Marital status (married, common law, widow, separated or single)
- Absence from Canada for more than six months

If you modify your personal information, you must inform all applicable government organizations. It will not be automatically updated across all government organizations.

### Service Canada can assist you:

#### By telephone:

- Old Age Security and Canada Pension Plan: **1-800-277-9914** (TTY: 1-800-255-4786)
- Outreach Support Centre – this service is available to clients who do not have internet access or who face language or literacy difficulties: **1-877-631-2657** (TTY: 1-833-719-2657)

In person: [offices.service.canada.ca/en](https://offices.service.canada.ca/en)

### Contact the Canadian Anti-Fraud Centre

If you believe you are a victim of fraud, [get help from the Canadian Anti-Fraud Centre](#) through their website, or by telephone at **1-888-495-8501**.



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