

FRAUD

What you should know

People aged 65 and over spent almost \$187 per month online last year, an increase of 60% from the previous year. Although they continue to spend less than the overall population, which spends around \$238 per month, **seniors are the fastest-growing age group of online shoppers.** Confinement has forced them to go online to shop, which combined with being physically distanced from family and friends have made them the favourite target of online scams and fraud.

A few years ago scams were easy to identify. For example, receiving an email from an African prince or an elderly British woman with no family, telling you that they wanted you to inherit their money and to send them your financial information. This is something that most of us have experienced, but scams are no longer as easy to identify.

THE THREE MOST COMMON SCAMS REGISTERED BY THE SÛRETÉ DU QUÉBEC IN THE LAST TWO YEARS ARE:

- 1. Someone pretending to be a friend** or a close friend of a family member, claiming to be in trouble and urgently in need of money. For this scam, criminals seek as much information as possible about the victim through social networks, mainly Facebook, to impersonate someone the victim knows.
- 2. Impersonating government officials** by calling the victim and asking them to pay money they supposedly owe in taxes. Sometimes they tell them that they can pay the amount owed by purchasing prepaid credit cards and giving them the numbers, a procedure the government would never do.
- 3. People looking to adopt a pet** are shown photos of beautiful animals, offered for free, the only fee is having to pay "for the cost of the transportation." In these cases, after the initial sum of money is sent, the scammers create travel difficulties, for which they continue to ask for money. This style of fraud is also used with "great deals!" and "today only" goods that are offered at a greatly reduced price, only if the person pays immediately. Like with the pets example, the merchandise does not exist.

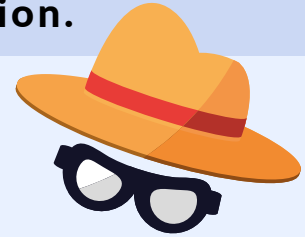


In 2021 alone, nearly 45,000 Canadians were victims of fraud, losing more than \$96 million; yet many Canadians continue to use insecure techniques to protect themselves and their personal data. As our daily online activities increase, so do the skills of fraudsters. Devices such as smart locks, home security cameras, laptops and even smart TVs can be infiltrated and compromised with access to the information criminals seek.

Fraud: What you Should Know

Both the media and financial institutions constantly inform the public about fraud awareness, but sometimes it is difficult to identify a scam, like in the example of fake phone calls from the Canada Revenue Agency, which are frightening enough to scare almost anyone into handing over their personal information.

WHAT CAN YOU DO TO MAKE SURE YOU DON'T FALL VICTIM TO FRAUD?



Here are a few ideas:



STAY AWARE AND REPORT, although hackers are always finding new ways to steal money from the unsuspecting, the increase in the number of people reporting breaches helps others to better understand what is going on.

CREATE STRONGER PASSWORDS, the first step is to strengthen your passwords. Many people still choose a string of letters or numbers that is easy to crack, it is also important to not use the same password every time.

TWO-FACTOR AUTHENTICATION, which is when you have to enter a code sent by text along with a password when logging into a site. Accounts that have two-factor authentication enabled are much harder to crack.

MONITOR YOUR TRANSACTIONS, one of the easiest ways to detect fraud is to monitor your credit card transactions. An unexpected charge can be a sign that something nefarious has occurred. The implementation of real-time transaction alerts, which many banks now offer, makes it even easier to determine if a bank account has been breached.

KEEP AN EYE ON YOUR CREDIT SCORE, any change in your credit score may be related to fraud.

SCREEN YOUR CALLS, don't respond to calls or texts from unknown numbers - if it's a real person, they will leave a message.

DESTROY PERSONAL RECORDS, although there are not as many fraudsters searching through containers as there used to be, it is still important to shred any documents containing personal and sensitive information before throwing it out. As soon as a document goes in the trash, it is ready to be taken and may even be considered public if it is found outside your property.

If you believe you are a victim of fraud, call the police immediately. For emergencies, call 9-1-1. If your situation is not an emergency or if you have any questions, call (450) 641-9455, the **CITIZENS' RESPONSE CENTRE**, <https://www.sq.gouv.qc.ca/en/the-surete-du-quebec>.