



TEN TIPS TO AVOID FRAUD AND SCAMS

1. **Unplug** -- Do not respond to unknown emails, phone numbers, online links, or messages with many grammar and spelling errors
2. **Verify** – Research the situation – examples: call family to find out if a family member is really in trouble; call Canada Revenue Agency to inquire if really owe money; call phone company to inquire if really entitled to a refund
3. **Read** -- Do not sign a document without reading it, including online agreements. If the document is not really clear to you, ask a friend or family member to read it too.
4. **Audit** – Check bank accounts, credit cards, credit score regularly to monitor for problems, set up alerts for financial products
5. **Yap** -- Seek opinions about the situation from a trusted person, police, Canadian Anti-Fraud Centre (1-888-495-8501), Consumer Protection Ontario (1-800-889-9768)
6. **Slow down** – Do not get sucked into a sense of urgency – do not agree to anything immediately
7. **Offer nothing** – Do not provide passwords, credit card information, or other personal details, including in the garbage and on social media
8. **Find an exit plan** – Be clear on cancellation terms and cancellation contacts before signing up for a product, service, or investment
9. **Get details** – Ask questions, such as requesting contact information
10. **Be skeptical** – Call display numbers are not always accurate; if something seems too good to be true, it probably is not true; dire predictions of doom unless action is taken are probably exaggerated