



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Prevalent Online Scams

2021-03-29

FRAUD: RECOGNIZE, REJECT, REPORT

With the COVID-19 pandemic ongoing and lock downs continuing, Canadians confined to their homes are increasingly relying on the Internet and social media to stay connected. This presents opportunities for fraudsters who are actively creating fake accounts, profiles and advertisements. This bulletin was prepared to highlight some common online scams and prevention tips.

Romance Scams

In romance scams, fraudsters will gain the trust of their victims by carrying on a relationship over a period of time. This can include displays of affection like sending gifts, flowers and tokens to prove that their feelings are genuine. In many cases, the fraudster will claim to be professional business people or military personnel that are travelling or stationed abroad. Once trust is gained, fraudsters will begin to ask for financial assistance for reasons like urgent situations (e.g. a sick family member or to complete a business transaction) or to return to the country (e.g. plane ticket, lawyer fees, or duty & taxes).

Immigration Scams

From ads offering guaranteed work permits and high paying jobs in Canada to websites that offer services to expedite your immigration application, fraudsters are using Canada's good reputation to scam people looking to come to Canada. Victims will be asked to pay high fees via Money Service Businesses like Western Union or MoneyGram, e-transfer, Visa or prepaid gift cards in order to process an application for visas and/or work permits. Once money is sent, the fraudster ends contact with the victim.

Deceptive Government Service Scams

Planning to book a road test or renew your passport? Beware of third party companies offering to do it for you. Access to most government services is free. Any applicable fees will be collected when you submit your application.

Education Scams

Are you looking for learning opportunities while you are laid off or out of work due to COVID-19? Look out for websites offering free trial training opportunities that require a credit card to register; it could be a subscription trap. Unless victims review the *terms and conditions* on these sites, it is unlikely they will see the hidden fees associated to the offer. These fees usually include overpriced monthly charges that are nearly impossible to cancel.



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada

Bureau de la concurrence
Canada



Ontario Provincial Police

Canada

Warning Signs

- Attempts to meet in person never happen and they always have an excuse.
- Fraudsters want to develop a quick relationship with you. Be suspicious when someone you haven't met professes their love to you.
- Be cautious of an individual that claims to live close to you but is working overseas. This is a set up for the fraudster to provide you with many reasons to ask for money.
- If you are asked to accept a payment from someone you've met online and send part of the funds back to them or someone else - don't do it!
- You are asked to pay to access immigration forms and guides. Immigration, Refugees and Citizenship Canada (IRCC) only charges fees to process your application.
 - Forms and guides are free on the IRCC website.
- The website offers any of the following: too good to be true immigration deals, guaranteed entry into Canada, high-paying jobs or faster processing of your application.
- You must provide personal information, financial information or make a deposit before you even start the application process.
- You must provide credit card information to register for a free trial.
- Third party websites designed to look like official government sites.
- Websites suggesting that they can speed up your passport application.

Top Tips to Protect Yourself

- Do not accept requests from people you do not know. You do not know their true intent.
- Be wary of profiles that seem perfect in their photos.
- Complete a reverse image search to see where the same photo is being used online.: <https://images.google.com> and <https://tineye.com> are great options.
- Ask specific questions and look for inconsistencies in the responses.
- Never send money to someone you have never met.
- Do an online search to see if anyone has reported any problems with a specific website.
- Locate and verify the company's contact information (address, phone number, email) before you subscribe.
- Look for customer reviews and ratings from third-party sources.
- Review all fine print as well as terms and conditions before making a purchase.
- Visit actual government websites to learn about and access the services you are looking for.
- Beware of paid advertisements online. Paid banner ads are not always affiliated to the website you are viewing.
- Review credit card statements regularly for unauthorized charges.
- Learn [more tips and tricks for protecting yourself](#).

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at www.antifraudcentre-centreantifraude.ca.