

# **Beware of the Con Artists!**

## **Online Scams And Fraud**

*Nowadays, people have the luxury to do their shopping, banking and employment search with the help of the internet, in the comfort of their own homes. The internet also allows people to search for businesses, auction items, communicate and play games among many other things.*

*However, along with this new technology comes new types of crime; here's how you can identify them.*

### **1. Faked E-Commerce Websites**

These E-commerce websites will try to sell you something and the offer will seem too good to be true. Set up to capture your personal information, they will operate for a few weeks and then disappear.

### **2. Phishing**

Phishing is a general term for e-mails, text messages and websites created by criminals. They are designed to look like they come from well-known and trusted businesses, financial institutions and government agencies in an attempt to collect personal, financial and sensitive information. It's also known as "brand spoofing" and "pharming".

### **3. Auction Fraud**

An online auction provides items for sale that may be bought by bidding on the items. Online auction frauds include misrepresentation of an item, non-delivery of goods and services and non-payment for goods delivered.

### **4. Advanced Fee Letter Fraud (Nigerian, West African Letters)**

The Nigerian letter scam is well known to many people around the world and is now being perpetrated via email. It usually involves a letter from a government official, or an officer of a Nigerian state business, who claims to have stolen or inherited millions of dollars and needs to get the money out of the country. The person claims they cannot use their own bank account to do this and asks to use yours. In

exchange for this service, they offer to give you 10-35 percent of the money. Once the fraudster has your account number, they then withdraw money from your account.

This scam comes in many forms and offers you tremendous return on your investment. You are asked to send money overseas to a certain bank account. You are then asked to invest more and more to avoid losing money on your investment. In all cases, the money is lost and unrecoverable. This scam is not restricted to letters or email from Nigeria, but all variations involve the same telltale signs of requiring money up front or access to your bank account.

Another version is a poor soul who has inherited large sums of money and wants you to do good with the money and you were chosen to distribute the money. There are often references to God, doing his work, and playing on religious beliefs. This is another example of being scammed. They pray on the trusting nature of seniors.

### **Prevention Tips**

- Take the necessary time to research prior to purchasing merchandise.
- Ignore a good offer when you cannot validate it.
- Immediately delete electronic messages.
- Always watch for unusual patterns and any discrepancies in the website's address or its web page.
- Remember that no taxes or fees are to be paid in order to receive a legitimate prize in Canada.
- When bidding online, read the online learning guide and security tips that may be available which may minimize the risk of becoming a fraud victim.
- Protect your computer by keeping your operating system and software packages up to date. Also use software such as anti-virus, firewalls, anti-spyware and anti-adware.

**Report all frauds and scams to your local police, or call Phone Busters at 1-888-495-8501.**

Information taken from: The online Seniors Guidebook to Safety and Security  
(<http://www.rcmp-grc.gc.ca/pubs/ccaps-spcca/seniors-aines-eng.htm>)