



Halton Regional Police Service

How to Combat Frauds and Scams



Frauds and Scams:

Regardless of their age, gender, ethnicity, race and/or marital status, confidence ('con') artists share a few things in common. They all offer deals to help you, get you something you need for 'half price' or even make you rich. All are linked by a common knowledge of human nature and are adept at exploiting it to their advantage.

While each con game is unique, the Halton Regional Police Service Regional Fraud Unit has identified a few common types of cons/swindles: false lotteries, fake charities, bogus contests and vacation deals, inheritance scams, credit and debit card fraud, and identity theft.

How They Get Your Information:

Criminals have many sources. They might steal your wallet or personal documents left in your vehicle. They may also pilfer from mailboxes and rifle through recycling bins. Some companies have been known to make a profit by selling your information (address, name, phone number, etc.).

Criminals have been known to use false names to avoid capture by the authorities. Often, by the time someone realizes they have been a victim of fraud, the criminals have moved on to another identity or con, making them even more difficult to track.

Debit Card Fraud:

By taking the following simple precautions, you can help protect yourself from this increasingly common type of fraud:

- Cover the keypad when entering your Personal Identification Number (PIN). Doing so will not only deter criminals from defrauding you, but demonstrate that you know they are out there and that you refuse to be their victim.
- Avoid using a password number linked to you such as your birthday or address
- Never write your PIN on your card or on a piece of paper in your wallet. This makes it easy for criminals to access your information.



- Always shred personal information, including bank or credit card statements, receipts, insurance forms and/or physician statements

Credit Card Fraud:

As credit card use on the Internet increases, so too do incidents of credit card fraud.

- Always check your financial statements. Doing so will ensure you are aware of your financial situation and that you will notice if your credit has been compromised.
- When expecting a new credit card or financial record through the mail, know approximately when it was mailed and when you might expect to receive it. This will help stop criminals from going through your mail and stealing information without your knowledge.

While these tips may seem basic, credit card companies report that few people actually take these simple precautions.

Internet Over-Payment Fraud:

In this type of fraud, a seller posts an item(s) for sale online. A buyer contacts the seller and arrangements are made to purchase the product. The buyer then sends the seller a cashier's cheque or money order for an amount greater than the price of the merchandise.

From here, the buyer directs the seller to cash the cheque and wire the excess funds to either the buyer or a third party. The seller, believing the cheque to be genuine, deposits it and then wires the amount of the overpayment as directed. It is usually after the funds have been wired that

the cashier's cheque or money order is returned as counterfeit. The bank then holds the seller responsible for the amount of the fraudulent cheque, leaving the seller defrauded of both the money and the product.

- Be suspicious if the cheque amount you receive is greater than the agreed upon price of the merchandise you are selling.
- Current technology has improved the quality of counterfeit cheques and therefore makes them difficult to detect. Be wary if the cheque is drawn from an out-of-country bank account.
- Never agree to accept a cheque for an inflated amount and to reimburse the balance
- Never agree to wire bank funds to the buyer or forward the funds to a third party
- Know who you are dealing with when conducting transactions over the Internet and confirm the personal information of the buyer
- Do not succumb to any pressure at the hands of the buyer or feel you have to complete a transaction when you are not comfortable.

Lottery Scams:

The primary thing to say to yourself when contacted by someone who tells you that you are the big winner or have the chance of a lifetime is: If it sounds too good to be true, chances are, it is. If you have legitimately won a lottery, you will never have to pay anything to receive your windfall. Be very cautious when being told you have won a contest you cannot recall entering. Your name may be on a list that has been sold.

For more information, contact:
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