

# Scams

## PROTECT YOURSELF FROM SCAMS

-  
New Cell Phone Scam (Updated July 13, 2010)

- Work from home

-  
Grandparent Scam (money for bail or car repair)

- Credit Card Interest Rate Reductions

You Have Won a New Cell Phone Scam

Fraudulent Phone Scam July 13, 2010

## RCMP Red Deer City Warn Community About Potential Frauds

Over the past few weeks Red Deer City RCMP have received numerous complaints from citizens regarding suspected telephone scams. Citizens have received calls from individuals stating they are with a major cell phone provider and they are calling with a special offer. Citizens are asked to provide personal information to sign up for the special offer.

Many of the complainants gave information over the phone to the caller, then had second thoughts and called the police. None of the calls have been confirmed as telephone scams at this time.

Red Deer City RCMP caution citizens about providing personal information over the phone as it is difficult to verify if the call is legitimate. Some things to consider in advance of providing information:

- If you already do business with the company that is calling they will have the information they require to sign you up, consider asking them to send an information package to your existing address (do not provide your address).

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If this is a special offer from a business that you do not currently do business with, consider asking for all information regarding the offer, advise the caller you will verify the information locally. Either call or attend a local distributor to verify the offer and take advantage of the special offer locally.

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Consider that there is technology out there that allows callers to enter a false phone number to show up on your call display. This means that just because there is a phone number on your display, it is not necessarily the number they are calling from. Do not feel safer providing information to a caller because you have a number on your call display.

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If someone has obtained your personal information including your Name, Social Insurance number, Date of Birth, and address; this is enough information to become a victim of identity theft. Guard this information closely and do not give it out over the phone.

\*\* Do not give out personal information on the phone, through the mail or over the internet unless you have initiated the contact or know whom you're dealing with \*\*

July 5, 2010

RCMP in Consort wish to inform you of a fraudulent phone scam circulating in the community.

A representative claiming they work for Bell Canada contacts the victim and indicates they have won a new phone. The representative then indicates they need some personal information to verify them so they can send out the new phone. This representative is asking for Social Insurance Numbers, etc.

This is a reminder to never give out any personal information to anyone over the phone. Bell Canada reports they would never ask anyone for their Social Insurance Number.

Should you encounter any fraudulent phone calls, activities or anything suspicious in nature please contact the Consort RCMP at (403) 577-3000 or call Crimestoppers at 1-800-222-TIPS.

## Work from Home

- The latest scam to hit the Internet has just arrived from Nigeria: Jobs for people seeking part-time positions—called “mail assistants”—for work done at home. Vacancies are posted on Craigslist.com under the name of ABS Consulting. Based in the country of Luxembourg, ABS purports to have facilities throughout Europe, referred to as “Forward Luxembourg.” It claims to be a leading global provider of risk-management services.

Job seekers—typically college students looking for summer work—are told they will provide mail forwarding services for expatriates, international travelers, and seasonal workers around the

world. They are asked to perform simple tasks:

- \* Receive mail at home.
- \* Scan the front of each envelope received.
- \* E-mail scanned images to the company.
- \* Ship accumulated mail biweekly, using prepaid UPS or FedEx postage labels provided via e-mail.

After two weeks on the job, assistants get an e-mail promising an \$800 paycheck, plus an extra \$200 bonus. But to test their “integrity,” they’re told they’ll get a check for \$2,800—and must

mail a check back to return the extra money.

The \$2,800 check may look legitimate but—big surprise—it’s bogus. So instead of getting paid, the college student now has to pay the bank the full amount. Worse, the scammer now has access

to the student's checking account. And the student is committing a criminal violation by scanning victims' mail.

The Postal Inspection Service is working to quickly shut down this scheme by attacking the problem from several angles. If you have information

on this or similar scams report it online at US Postal Inspectors or call 1-877-876-2455, option 3.

## Lotto Email Scams

St. Albert RCMP are reminding residents that "If It Sounds Too Good To Be True, It Probably Is." A resident alerted RCMP that he had received a fraudulent e-mail asking him to accept money into

his account in exchange for a fee. The resident immediately recognized the e-mail as a scam intended to defraud him from his money, and did not respond to the e-mail or get involved in the scam in any way. But he is concerned that other residents may be tricked into losing thousands of dollars.

The e-mail that was received stated that the sender worked for the Euro Lottery and he could "arrange" for the St. Albert resident to win the Lottery. He would deposit 4,528,000 Great Britain

Pounds into the St. Albert resident's bank account and all the resident had to do was send 25% of that amount to the e-mail sender.

The sender is trying to make the deal sound very safe and easy, but what he is really trying to do is get the St. Albert resident to share his banking information with him so he can remove money

from there. Luckily, the St. Albert resident was quick to recognize a fraud when he saw one and did not reply to the e-mail at all.

There are many, many scams out there. They are sent by e-mail, by regular letters and come by telephone. A wonderful resource for keeping yourself informed about scams is the Phonebusters website.

A male called the women's residence and when she answered the phone, he said, "Grandma"; The women unknowingly spoke to the male caller for several minutes believing he was her grandson.

The male told the women that he had been involved in an accident in Montreal and required money to get his car fixed.

The women was asked to withdrawal money from her account and send a money order to a specified location. The women, who believed she was helping her grandson, did as she was asked. The male posing as the women's grandson promised that he would call her later to make arrangements to pay her back.

After a few days had passed with no word from her "grandson", the women began speaking to other family members. It was at this time the women learned that it was not her grandson that had called and that she was a victim of a fraud. The incident was then reported to police.

Phone Scams are not new crime however criminals will change their approach with victims in efforts to gain advantage over them and get their hands on their hard earned money.

Many phone scams or other frauds that originate outside of Canada maybe investigated for intelligence purposes however, charges cannot be laid.

While fraud offences that occur within Canada are thoroughly investigated, it is not always possible to locate a suspect and impossible to determine who will next fall victim to a scam.

Leduc RCMP would like to share a few preventative tips with residents in efforts to increase awareness and reduce the number of fraud victims in our community.

\* Be wary of anyone asking you to send money. Before sending money to anyone, confirm with other family members whether or not a loved one is in trouble and requires assistance.

\* Watch out for callers promoting prizes or free trips! There is always hidden fees involved and most times after the fees are uncovered, it is more than what the trip would have cost in the first place.

\* Be suspicious of "no-risk" claims or promises of huge financial gain! There is no such thing as something for nothing!!! If it sounds too good to be true, it probably is.

\* Be aware of individuals or firms that operate outside of Canada! If they are fraudulent, they cannot be prosecuted. This includes callers from the U.S. promoting within Canada.

\* Resist the pressure to act immediately! Do not be impulsive! Many homeowners who feel pressured on the phone often feel that they owe the caller a legitimate reason for not accepting information or the invitation to participate in whatever is being presented. You are in control of who you talk to and who you provide information to. If you feel pressured, SAY NOTHING AND SIMPLY HANG UP YOUR PHONE!

\* Do NOT give out personal information over the phone unless you initiate the call! This includes name, address, marital status or personal history. Fraudsters and Con artists have ways of extracting information from victims with casual conversation. Most times victims don't even recall offering the information.

\* Before investing your money, get a second opinion! Speak with a spouse, a trusted friend, a financial advisor or a lawyer.

\* Consult with the Better Business Bureau, a financial advisor or your lawyer regarding any large investments! This may save you significant financial grief.

\* Never give your credit card number out over the phone unless you are ABSOLUTELY certain the caller is legitimate!

\* Be Careful when someone offers to deliver a product to your home! By telling them when it would be convenient, you may be providing them with times when your house will be vacant.

If you suspect that a call you have received is a scam, or if you feel that you are a victim of a fraud, please report it to the police immediately.

Grande Prairie RCMP are advising the public to be aware of a telephone scam aimed at senior citizens. The caller only identifies himself/herself as a grandchild and refers to the answering senior as grandmother or grandfather. The caller states they are in desperate need of money to help them out of a situation and asks the grandparent to wire the money to an address provided by the "grandchild".

Police advise that if you receive such a call to ask the "grandchild" calling some personal questions, that your grandchild should know the answers to, this will help verify the authenticity of the call.

However, if the caller cannot provide the personal information requested police ask that you do not respond or provide any money but to report the call to the local police agency and to PhoneBusters at

[info@phonebusters.com](mailto:info@phonebusters.com) , 1-888-495-8501 or via fax at 1-888-654-9426.

Phonebusters Emergency Scam

Vishing Scam Offers to Lower Your Credit Card Interest Rate

Scammers are at it again. Calling using spoofed numbers (a phone number they disguise by showing a different number on your call display) they offer to lower the rates on your Visa and MasterCard credit cards.

They call on a number that appears to be Canadian, in one case the number 905-345-6789 appeared on the call display.

The caller claims they are from what appears to be your bank. The caller has a heavy accent and has no idea what credit card you have. The caller keeps asking if you have a Visa or a MasterCard. They are after you credit card and personal information. This activity is known as vishing, a voice call trying to steal your personal information and is illegal.

Visit the BBB site to watch a video on a version of this scam.

BBB Link to Scam