## FRAUD AWARENESS TIPS

Chances are, most of us have received that unsolicited email or a website link asking for information and sometimes it's hard to know the difference between what's legitimate and what isn't. While fraud comes in many forms, the good news is that being aware can help you stay safe. The Competition Bureau offers these great tips:

User awareness becomes KEY...check out what the <u>Competition Bureau</u> is doing in their effort to combat fraud.

- Don't be fooled by the promise of a valuable prize in return for a low-cost purchase.
- Be extra cautious about calls, emails or mailings offering international bonds or lottery tickets, a
  portion of a foreign dignitary's bank account, free vacations, credit repair or schemes with
  unlimited income potential.
- Don't be afraid to hang up the phone, delete the email or close your Internet connection.
- Don't purchase a product or service without carefully checking out the product, service and company.
- Don't be afraid to request further documentation from the caller so you can verify the validity of the company.
- Never disclose personal information about your finances, bank accounts, credit cards, social insurance and driver's license numbers to any business that can't prove it is legitimate.
- Shred unwanted personal information such as bank statements, credit card bills, unwanted receipts, cheques, pre-approved credit applications and old tax returns.
- Check your credit report every year and report problems immediately.
- If a scam artist contacts you, or if you've been defrauded: Report it! Your reports are vital to the anti-fraud efforts of law enforcement agencies.

## Additional fraud resources to keep you safe throughout the year:

Articles:

Reduce your risk of identity theft
Steer clear of auto insurance fraud
Six ways to stay safe on social media

Websites:

The Canadian Anti-Fraud Centre
Royal Canadian Mounted Police
Competition Bureau