

No emergency; Not Canada Revenue Agency calling?? It's a scam

As part of the annual Fraud Prevention Month awareness campaign, OPP wants people to confirm who they're dealing with before sending any money anywhere for any reason.

The emergency scam -- also known as the "grandparent scam" -- the more recent Canada Revenue Agency (CRA), and other agency-related extortion threats, have increased the financial losses sustained by unsuspecting victims. In 2016, the emergency (or grandparent) scam claimed 474 victims in Canada from more than 1,100 complaints who lost nearly \$2.5 million. The CRA fraud drew 15,091 complaints, resulting in 751 identified victims who lost a combined \$2.49 million. Police admit 95 per cent of the crimes go unreported.

In the typical emergency scam, the victim will receive a frantic phone call from someone claiming to be a grandchild or loved one. The caller will explain that they are involved in some sort of mishap or are having trouble returning from a foreign country and need money "right away." In the CRA scam, the criminals extort money from their victims by telephone, mail, text message or email, a fraudulent communication that claims to be from the Canada Revenue Agency requesting personal information such as a social insurance number, credit card number, bank account number, or passport number. Fraudsters impersonate the real CRA by telephone or by email. Fraudsters are either phishing for your identification or asking that outstanding taxes be paid by a money service business or by pre-paid debit/credit cards. They may insist that this personal information is needed so that the taxpayer can receive a refund or a benefit payment. Cases of fraudulent communication could also involve threatening or coercive language to scare individuals into paying fictitious debt to the CRA. Other communications urge taxpayers to visit a fake CRA website where the taxpayer is then asked to verify their identity by entering personal information. These are scams and taxpayers should never respond to these fraudulent communications nor click on any of the links provided.

Here are some warning signs:

To avoid becoming a victim, police advise you to first check with another family member or trusted friend to verify the information before sending money or providing credit card information by phone, email or online.

Urgency -- The scammer always makes the request sound very urgent, which may cause the victim to not verify the story.

Fear -- The scammer plays on the victim's emotions by generating a sense of fear. For instance they may say, "I am scared and I need help from you."

Secrecy -- The scammer pleads with the victim not to tell anyone about the situation, such as, "Please don't tell Dad or Mom, they would be so mad."

Request for Money Transfer -- Money is usually requested to be sent by a money transfer company such as Money Gram, Western Union or even through your own banking institution.

Those who suspect they've been a victim of the emergency scam or someone posing as a Canada Revenue Agency employee should hang up and contact police. They can also file a complaint through the Canadian Anti-Fraud Centre, Crime Stoppers at 1-800-222-8477 (TIPS), or online at www.tipsubmit.com/start.htm

"Criminals rely on your natural urge to want to act quickly to help loved ones in an emergency or respond to a respected government agency," OPP Deputy Commissioner Rick Barnum said. "Balance that urge with skepticism and common sense. Confirm the person's identity and their story . . . and never send money to anyone you don't know and trust."