

Police remind citizens not to fall for 'emergency' scam

OPP are reminding citizens that emergency scams target vulnerable persons and seniors by playing upon their emotions and rob them of their money.

Each year, emergency scam artists contact thousands of citizens and many people get scammed in their rush to help. Many victims are hesitant to say 'no' or to hang up on someone on the phone, which makes them easy targets for criminals to access substantial sums of money.

In 2014, five per cent of all complaints received by the Canadian Anti-Fraud Centre were victims of the 'emergency scam' ? sometimes referred to as the 'grandparent scam'. Of those 1,977 complaints, 737 people were identified as victims who reported a total loss of more than \$2.4 million.

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.

Scammers know how to gather your personal information for criminal means. They use phony social media accounts to find real names, real interests, real phone numbers and when you are going to be home or away. They'll even call in the middle of the night to take advantage of the confusion caused by awaking suddenly with the expectation its bad news at that hour. Most of all, they rely upon the victim's desire to help their loved ones, whatever the cost.

Be aware of some warning signs

? 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, he 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 one's own bank institution.

To avoid becoming a victim, police advise people to first check with another family member or trusted friend to verify the information before sending money or providing credit card information by phone or email. It is important that the incident be reported every time it occurs, to allow police to investigate and prevent others from becoming victims.

Those who may have been the victim of an 'emergency' scam, or know someone who might have been, should contact local police or Crime Stoppers at 1-800-222-8477 (TIPS).

?All consumers, regardless of age and gender, can take basic steps to protect themselves from becoming victims of fraud, such as never giving out personal information over the phone, the internet or social media,? Deputy OPP Commissioner Scott Tod warned.

?Remember, if it is too good to be true, it probably is.?

?Knowledge is power,? Detective Inspector Mike Bickerton, of the OPP Anti-Rackets Branch, added.

The key to prevent becoming a victim of fraud is to know the warning signs and share your knowledge with the people you care about. We encourage you to join the conversation on social media using #stopfraud #fraudprevention and #dontbeavictim?