

Scams that target seniors

(NC) Many fraudsters target their scams at seniors, believing that they are more vulnerable and easier to trick. This isn't always true of course, but seniors remain one of the most targeted groups, so it pays to be cautious.

Whether you're a senior or are hoping to keep your parents safe, learn some of the most popular scams and how to protect against them.

Emergency scams. The typical scam starts with a grandparent receiving a phone call from someone claiming to be their grandchild, who says they're in trouble and need money immediately. Worried grandparents will act quickly out of concern and have their money or financial information stolen.

To guard against these scams, anyone receiving this type of call should take time to verify the story by asking questions and calling the child's parents or friends to find out about their whereabouts.

Door-to-door scams. With this trick, door-to-door salespeople use high-pressure tactics to convince homeowners to buy a product or sign up for a service they don't want or need. These aggressive pitches can be for charitable donations or home maintenance services. In many cases, the product or service is never received while in others they are of poor quality or not as represented.

Seniors can protect themselves against these scams by not feeling pressured to make a quick decision and taking time to do some research on the seller and the products first. It's a good idea to ask for photo ID, get the name of the person and of the company or charity they represent.

Tax scams. There are a couple of variations on this scam ? an email, text or phone call supposedly from the CRA claims the receiver is entitled to an extra refund and all that's needed are their banking details. Another version is a call that says the receiver owes CRA money right away, or else the caller will file a police report. In either case, it's not a government agency calling.

Here, it's important to remember that the CRA will never use aggressive or threatening language, ask for payments via prepaid credit cards or gift cards, or collect or distribute payments through e-transfers.

Find more information at www.competitionbureau.gc.ca/fraud.