

PROTECT YOURSELF FROM FRAUD

STOP • CHECK • VERIFY • REPORT

- ▶ Fraud can happen to anyone.
- ▶ Fraud is the **intentional use of deception to obtain money, personal information, property or something else of value.**
- ▶ Fraudsters may contact you by phone, email, text, online, through social media or in person. They often pretend to be someone you know or trust and may use fear, urgency or convincing stories to get you to act quickly.

1. STOP

If someone unexpectedly asks you for money or personal information:

STOP. Take your time.

- Don't send money.
- Don't click links.
- Don't let anyone pressure you into making a decision.
- Don't provide personal information.
- Don't share passwords or PINs.

2. CHECK

Ask yourself:

- Is this request unexpected?
- Is someone asking for an unusual form of payment?
- Am I being pressured?
- Is someone asking for information they should already have?
- Am I being told to keep it secret?
- Can I talk to someone I trust before I act?

A few minutes of checking can prevent a major loss.

3. VERIFY

Don't trust the contact information you were given. Verify independently.

- Your bank? Call the number on your bank card or statement.
- A family member? Call them directly using a number you already know.
- Police or government? Hang up and contact the organization yourself.
- A company? Check its official website or phone number independently.

Remember: Caller ID, email addresses and websites can be made to look legitimate.

4. REPORT

If you think you have experienced fraud or been exposed to a fraudulent attempt:

- ① Contact your bank or financial institution immediately.
- ② Change passwords that may have been compromised.
- ③ Save the evidence. Keep emails, texts, receipts, screenshots, phone numbers and other information.
- ④ Report to police if you experienced financial loss or identity theft.
- ⑤ Report to the Canadian Anti-Fraud Centre even if you did not lose money.

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HOW TO PROTECT YOURSELF

MAKE THESE HABITS PART OF YOUR ROUTINE

- ✓ Take your time. **Don't let anyone rush you.**
- ✓ Protect your personal information.
- ✓ Never share your **PIN or passwords.**
- ✓ Use strong, unique passwords and multi-factor authentication.
- ✓ Keep your phone, computer and apps updated.
- ✓ Check your bank and credit card statements regularly.
- ✓ Be careful about personal information you share online.
- ✓ Don't click unexpected links or attachments.
- ✓ Shred documents containing personal or financial information.
- ✓ Talk to family and friends about fraud.
- ✓ **Trust your instincts. If something doesn't feel right, STOP.**

IF YOU HAVE BEEN A VICTIM

You are not alone. There is help.

- ▶ **STOP CONTACT**
Don't send additional money or communicate further with the person.
- ▶ **CONTACT YOUR BANK**
Act quickly. Your financial institution may be able to help protect your account.
- ▶ **PROTECT YOUR ACCOUNTS**
Change compromised passwords and monitor your accounts.
- ▶ **SAVE THE EVIDENCE**
Keep messages, emails, receipts, screenshots and other information.
- ▶ **REPORT IT TO AUTHORITIES**
Reporting helps investigators identify patterns and protect others.

DON'T BE EMBARRASSED. Being a victim of fraud is never your fault.

Fraudsters are professionals who use sophisticated techniques to deceive people. **Your report may help prevent someone else from becoming a victim.**

WHO CAN HELP IN MANITOBA?

Winnipeg Police Service

Financial loss or identity theft
Non-emergency: 204-986-6222
Emergency: 911
Report online:
www.winnipeg.ca/police/report

Prevent Elder Abuse Manitoba (PEAM)

Information, education and support related to elder abuse, including financial abuse and fraud prevention
Phone: 204-669-7531
coordinator@peam.ca | peam.ca

A & O: Support Services for Older Adults

Support for older adults experiencing abuse and assistance for older victims
Phone: 204-956-6440
Toll-free: 1-888-333-3121

Canadian Anti-Fraud Centre

Report fraud and identity theft and find information to help recognize and prevent fraud
Toll-free: 1-888-495-8501
Report online:
antifraudcentre-centreantifraude.ca