

## Tips to Protect Yourself from 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 repairs 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.
- Don't disclose personal information about your finances, bank accounts, credit cards, social insurance and driver's licence 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.

If you think you have been a victim of fraud, report it to the Canada Anti-Fraud Centre, the Competition Bureau or your local law enforcement (RCMP).

**Red Deer City RCMP Complaint Line**

**403-343-5575**

*Information from Competition Bureau of Canada. Please visit <http://www.competitionbureau.gc.ca> for more information.*

# What to do if you are a victim:

**Step 1:** Gather all information about the fraud. This includes documents, receipts, copies of emails and/or text messages.

**Step 2:** Report the incident to your local police. This ensures that they are aware of which scams are targeting their residents and businesses. Keep a log of all your calls and record all file or occurrence numbers.

**Step 3:** Contact the [Canadian Anti-Fraud Centre](#).

Toll Free 1-888-495-8501

<http://www.antifraudcentre-centreantifraude.ca>

**Step 4:** Report the incident to the financial institution where the money was sent (e.g., money service business such as Western Union or MoneyGram, bank or credit union, credit card company or internet payment service provider).

**Step 5:** If the fraud took place online through Facebook, eBay, a classified ad such as Kijiji or a dating website, be sure to report the incident directly to the website. These details can be found under "report abuse" or "report an ad."

**Step 6:** Victims of identity fraud should place flags on all their accounts and report to both credit bureaus, [Equifax](#) and [TransUnion](#).

## **Equifax**

1-800-465-7166 and press option "3" for Fraud

<http://www.consumer.equifax.ca>

## **TransUnion**

1-800-663-9980

<https://www.transunion.ca>

Information from RCMP website on Scams & Frauds. Please visit <http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm> for more information.