



Lotteries, Sweepstakes and Contest. A fake prize scam will tell you that you have won a prize or a contest. Many lottery scams try to trick you into providing your banking and personal details to claim your prize. You should not have to pay any fee or tax to claim a legitimate prize.

Mobile Phone Scams. You may be offered free or low cost ringtones, miss a call or receive a text message from someone you don't recognize. Never reply to text messages offering you free ringtones or missed calls from numbers that you do not recognize.

Emergency Scams. In the typical scenario, a grandparent receives a phone call from a scammer claiming to be one of your grandchildren. Callers go on to say that they are in some kind of trouble and need money immediately. Verify the person's identity before you take any steps to help.

Charity Scams. Scammers can try to pressure you to give a donation and refuse to provide details about the charity, such as their address or their contact details. In other cases, they may simply provide false information.

Recovery Pitch. A caller claiming to be a law enforcement officer tells you that money has been seized, and that their records indicate that you have lost money to the company or companies. They will help you recover the money you have lost for a small fee. **DO NOT BELIEVE THEM.** If money is seized, you will be advised by a police agency but they will never request money in advance for any reason.

Vacation/Travel Scam. If you receive an unsolicited vacation offer, research the company with the Better Business Bureau and other sources such as the Internet of phone book. Some of the offers are valid, while others are not. Don't fall for a high-pressure sales tactics, if it's a deal, it will be available again. If it is a prize you need not pay for it.

Anti-Virus Scams. A company representatives calls stating, for example, that it is Microsoft calling and your computer is running slow or has viruses. They offer to repair the computer over the Internet, which can involve the installation of software or the customers allowing the representatives remote access to their computer.

Low Cost Loan/Credit Cards. Some companies claim they can guarantee you a loan, or low interest credit card even if you have bad credit or no credit. They usually request an up front fee, which may range from hundreds to thousands of dollars. Once you send your money to these companies, you never get your promised loan and you cannot get your money back.

Source: (Canadian Anti-Fraud Centre)