# Common Scams Targeting Seniors in Canada

Scams often sound believable at first. Knowing the most common ones makes it easier to stop before money or information is lost.

| Scam Type | How it Usually Starts | What the Scammer Wants |
|---|---|---|
| Phone Scams | A call claiming to be the bank, police, government, or other utility | Money, personal information, or one-time codes |
| Email Scams | An email saying there is a problem with your account or payment | Passwords, credit card details, or links clicked |
| Text Message Scams | A message marked “urgent” or “action required” | Confirmation replies or codes |
| Grandparent Scams | A call saying a grandchild is in trouble and needs money | Cash, gift cards, or wire transfers |
| Tech Support Scams | A message saying your computer has a virus | Remote access or payment |
| Door-To-Door Scams | Someone offering repairs or inspections | Cash or entry into your home |

Real organizations do not pressure you to act immediately.

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# Warning Signs of Fraud

Scams rely on pressure. If you notice any of the signs below, stop and take a moment.

- ☐ You are told to act right away
- ☐ You are asked to keep it secret
- ☐ You are told not to talk to family or the bank
- ☐ You are asked for gift cards, cash, or wire transfers
- ☐ You are asked for passwords or one-time codes
- ☐ You feel rushed, nervous, or confused

Feeling pressured is a warning sign on its own.

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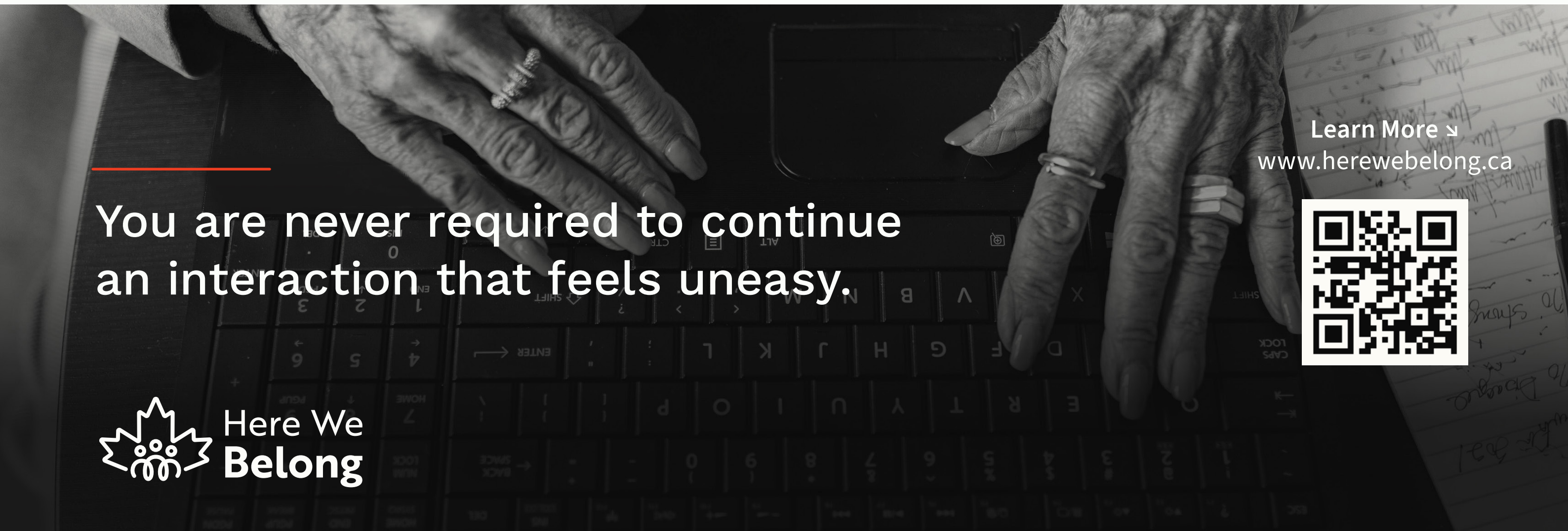
# Protecting Your Personal Information

Most scams can be stopped by following a few simple rules and procedures.

| Do | Don't |
|---|---|
| Take time before responding | Do not rush, even if told it is urgent |
| Hang up and call the organization using a verified phone number | Do not trust the number that contacted you |
| Talk to a trusted person | Do not keep requests secret |
| Check directly with your bank | Do not share one-time codes |
| Say "No" and end the conversation | Do not worry about being polite |



You are never required to continue an interaction that feels uneasy.

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# What to Do if You're Feeling Pressured or Unsure

If something does not feel quite right, you are allowed to pause or stop the interaction.

**01** **Stop the interaction**
Hang up. Do not reply. Do not send anything.

**02** **Do not send money or information**
Even if the story sounds serious.

**03** **Talk to someone you trust**
A family member, friend, or caregiver.

**04** **Contact your bank**
Use the phone number on your card or statement.

**05** **Report if you choose**
Reporting is your choice and can help protect others.

Fraudsters are skilled at deceiving even careful people.

Simply pause, and get support.

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