

Be a Savvy Senior

Fraud Protection Strategies for Seniors on the **Phone**

fact sheet **1**

Con artists use your strengths against you. They target seniors because you are the anchors of your families. You are perceived as responsible and financially stable.

Be savvy about fraud: Spot it. Stop it.

The “Relative in Trouble” Scam

Sofia answers the phone. “Grandma?” says a male voice. “Aron?” she says. “Yes, Grandma. It’s... Aron,” says the voice. “I need your help. I’m in Seattle, and I’ve done something really stupid. It’s all just a misunderstanding. I need money for bail... I don’t have time to talk about what happened, but I need \$3000 wired to me as soon as possible. Please don’t tell my parents—they’ll kill me if they find out. Grandma, I know I can always count on you. I will let you talk to the police officer now.” Sofia speaks briefly with a man who provides more details. She is very upset. She loves Aron dearly. She is not sure what to do, but she wants to help her grandchild.

SPOT IT!

- Con artists call seniors posing as a relative in trouble—usually a grandchild
- The caller gets you to guess their name first. When you “fill in the blank” with a name, they pretend to be that person.
- The caller will say that they are in some kind of legal or financial trouble
- The caller will plead with you to wire money immediately
- Sometimes there will be another person involved who poses as a police officer, a lawyer or someone in authority to “confirm” the story
- The caller may give clear directions on how to get and wire the money
- The caller will often ask you to “not tell” anyone, especially other relatives

STOP IT!

- Don’t give out any personal information to the caller
- Ask, “Who is this”? Make them provide a name. Don’t “fill in the blank” or guess.
- Ask the caller personal questions only a real relative would know
- Verify the caller’s story by contacting the relative or calling your relative’s friends and parents

Trust your gut: when in doubt—reach out.

Con artists pressure seniors into making quick, imprudent choices. Reflect. Investigate the situation. Consult someone you trust



Telemarketing Scams

Cheng gets a call from an excited telemarketer. He is being offered the opportunity to book international flights at an extremely low rate. Even better: when he purchases a ticket his name will be entered into a draw to win a trip around the world! This is an opportunity the airline offers only to some of their most valued frequent flyers. The timing is perfect: Cheng is thinking about travelling back to China for the winter season and spending time with some of his children and grandchildren. To claim the offer all he needs to do is provide his credit card information and birth date.

SPOT IT!

- A telemarketer promises you anything from prizes and cheap vacations to fantastic returns on investments
- Often these opportunities are framed as “limited time offers” and you must commit on the spot
- Sometimes the caller will tell you to keep the offer secret
- You may be bombarded with details meant confuse you
- One popular scam involves a caller offering to apply for a low-interest rate credit card on a senior’s behalf, for a fee
- Another con involves someone pretending to be from your bank, claiming that your account is at risk, and asking you to provide your bankcard number and password

STOP IT!

- Con artists are experts in bullying, intimidation, and coercion. Don’t let your good manners get in the way of standing up to them. Tell them you’re not interested, and hang up.
- Be suspicious about deals that seem “too good to be true”
- If you are concerned about your bank account, call your bank yourself by using the phone number on your most recent statement.
- Apply for a low interest credit card directly through your financial institution
- Register for the National **Dot Not Call List** at www.innate-dncl.gc.ca

Say no: it’s not rude—it’s shrewd.

When in doubt say no. Saying no is not rude—it is empowering. It supports you to make decisions that honour your own values and wishes, and help keep your loved ones safe.

no thanks!!

Non merci!!



To report frauds and scams, call:

1. Your local police force or RCMP attachment, or
2. The Canadian Anti-Fraud Centre at 1.888.495.8501

More **Savvy Fraud Protection Strategies** available at: www.bcli.org/be-savvy

