



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Top Frauds Affecting Young Adults

2020-09-28

FRAUD: RECOGNIZE, REJECT, REPORT

Since it has been six months since March – Fraud Prevention Month, the Canadian Anti-Fraud Centre would like to remind the public of the top fraud types affecting young adults (10-29):

Phishing: Traditional phishing emails and text messages are designed to trick the victim into thinking they are dealing with a reputable company (i.e. financial institution, service provider, government). Phishing messages will direct you to click a link for various reason, such as, updating your account information, unlocking your account, or accepting a refund. The goal is to capture personal and/or financial information, which can be used for identity fraud.

Job: Fraudsters use popular job listing websites to recruit potential victims. The most common fraudulent job advertisements are for: Personal Assistant or Mystery Shopper, Financial Agent or Debt Collector, and Car Wrapping. In many cases, the fraudsters will impersonate legitimate companies.

Merchandise: Fraudsters may place advertisements on popular classified sites or social networks. They may also easily create websites that share the look and feel of legitimate manufacturers. Fraudsters will generate traffic to their products by advertising them at deep discounts. Consumers may receive counterfeit products, lesser valued & unrelated goods, or nothing at all.

Rental: Fraudsters will use online classified websites and social media networks to post advertisements for rentals. The property is usually located in a desirable area with a below average price. Interested consumers are asked to complete an application with their personal information. Often, the supposed landlord claims to be out of the country and is in a hurry to rent the property to the right person. Victims are asked to place a deposit to secure a viewing or to receive the keys. Funds are often sent electronically or through money service businesses. Unfortunately for the victim, the property is not for rent and may not exist at all. Fraudulent listings are often created from listings for properties that are for sale or have recently sold.

Sale of Merchandise: Consumers offering service or selling merchandise are at risk of receiving fraudulent payments. In most cases, victims will receive an overpayment with instructions to forward the difference to a third party (i.e. shipping company) to complete the transaction. Victims that comply are subsequently left without their merchandise or payment.



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada

Bureau de la concurrence
Canada



Ontario Provincial Police

Canada

How to protect yourself

- Do not open or click the link in unsolicited emails or text messages.
- Verify the hyperlink behind the link's text or button by hovering over the text.
- Do not click on any suspicious attachments as they can contain malware.
- Be mindful of where you post your resume.
- Beware of unsolicited text messages offering employment.
- Most employers will not use a free web-based email address to conduct business.
- Take the time to research a potential employer.
- Never use your personal bank account to accept payments from strangers.
- A legitimate employer will never send you money and ask you to forward or return a portion of it.
- If it sounds too good to be true, it probably is.
- Beware of pop-ups that direct you away from the current website.
- Consumers should verify the URL and seller contact information.
- Search for any warnings posted online and read reviews before making a purchase.
- Spelling mistakes and grammatical errors are other indicators of a potentially fraudulent website.
- Use a credit card when shopping online. Consumers are offered fraud protection and may receive a refund. If you have received anything other than the product you ordered, contact your credit card company to dispute the charge.
- Research local market property values.
- Verify the property's address on an interactive map and search for duplicate posts.
- Whenever possible, physically visit the property.
- Request a lease agreement and review it thoroughly.
- Do not send money to strangers.
- Fraudsters will often use the word "item" instead of what is being sold.
- Beware of buyers that try to change the shipping address at the last minute.
- Authenticate payments before shipping the goods.
- Never send payments to a third party.
- Learn [more tips and tricks for protecting yourself.](#)

If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at www.antifraudcentre.ca-centreantifraude.ca.