

BEN LOBBMP

HURON-BRUCE



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Dear Constituents,

Every year, Canadians lose millions of dollars to the activities of scammers who bombard us with online, mail, door-to-door and telephone scams.

My hope is that by sending information out to my constituents, you will be able to stay on top of scams, inform yourself on how to recognize the various types of scams and protect your personal information by visiting the links I provide for you on the back.

Scammers target people of all backgrounds, ages and income levels. Scammers are imaginative and manipulative. They know how to push your buttons to produce the response they want. Below you will find some pointers to remember to help you beat the scammers.

Remember, if you spot a scam, or have been scammed, don't be embarrassed to get help. Please call my Goderich or Port Elgin office for assistance.

Sincerely,

A handwritten signature in black ink that reads "Ben Lobb".

Ben Lobb
Member of Parliament,
Huron-Bruce

Debunking the Myths

- *There are short cuts to wealth that only a few people know:* This is not always true. Ask yourself the question: if someone knew a secret to instant wealth, why would they be telling their secret to others?
- *Scams involve large amounts of money:* This is not always true. Sometimes scammers target a large number of people and try to get a small amount of money from each person.
- *Scams are always about money:* This is not always true. Some scams are aimed at stealing personal information from you.
- *All internet websites are legitimate:* This is not always true. Websites are quite easy and cheap to set up. The scammers can easily copy a genuine website and trick you into believing it is legitimate.

Information on Tax Scams

Fraudsters impersonate the real Canada Revenue Agency (CRA) by telephone or by email. Fraudsters are either phishing for your identification or asking that outstanding taxes be paid by a money service business or by pre-paid debit/credit cards.

Consumers and businesses receive a notification by phone or email that they owe "back taxes" as the result of an audit. The payment must be made immediately to avoid a fine or the recipient is told there is an outstanding warrant that can be avoided if the payment is made promptly. In many cases, new Canadians are told they will be deported if the taxes are not paid right away.

Protect yourself

- Do not take immediate action. Verify that what you are being told is the truth.
- Ask yourself why the CRA would be asking for personal information over the phone or email that they likely already have on file for you as a taxpayer.
- Contact the CRA to confirm that you owe back taxes, or are entitled to a refund. Do not provide any personal or banking information over the phone.
- For individual income tax enquiries the CRA can be reached at 1-800-959-8281.

HELPFUL LINKS

Canadian Anti-Fraud Centre

www.antifraudcentre.ca

The Competition Bureau's Information Centre
www.competitionbureau.gc.ca

Canadian Consumer Handbook on the Office of Consumer Affairs

www.consumerhandbook.ca

Canadian Council of Better Business Bureaus

www.ccbbb.ca

Canadian Revenue Agency

www.cra-arc.gc.ca

If you do not have access to a computer please contact my office for assistance

Were you a Victim of Fraud?

If you believe you may be the victim of fraud or have given personal or financial information unwittingly, contact your local police service or my office.

Produced using excerpts from "THE LITTLE BLACK BOOK OF SCAMS—THE CANADIAN EDITION" by the Competition Bureau of Canada

www.benlobb.com