

What to do if you're a victim

Step 1: Gather all information about the fraud. This includes documents, receipts, copies of emails and/or text messages.

Step 2: Report the incident to your local law enforcement. This ensures that your police of jurisdiction is aware of what scams are targeting their residents and businesses. Keep a log of all your calls and record all file or occurrence numbers.

Step 3: Contact the Canadian Anti-Fraud Centre toll free at 1-888-495-8501 or through the Fraud Reporting System (FRS).

Step 4: Report the incident to the financial institution where the money was sent (e.g., money service business such as Western Union or MoneyGram, bank or credit union, credit card company or internet payment service provider).

Step 5: If the fraud took place online through Facebook, eBay, a classified ad such as Kijiji or a dating website, be sure to report the incident directly to the website. These details can be found under "report abuse" or "report an ad."

Step 6: Victims of identity fraud should place flags on all their accounts and report to both credit bureaus, Equifax and TransUnion.

How to protect yourself ... and others

- Beware of Recovery Scams. Victims of fraud are often targeted a second or third time with the promise of recovering money previously lost. Always do your due diligence and never send money to recover money.
- Stay current. Advise the CAFC, financial institutions and law enforcement of any updates.
- Be pro-active. Educate family, friends, neighbours and co-workers on mass marketing frauds. You may prevent someone else from becoming a victim.