

# Be a Savvy Senior

## Fraud Protection Strategies for Seniors on the **Internet**

fact sheet **4**

Con artists use your strengths against you. They target seniors because you are trusting, optimistic, and courteous about responding to correspondence.

**Be savvy about fraud: Spot it. Stop it.**

### E-Advertising and Spam

*Manjeet is a movie buff. One day she randomly gets an email from an company with the subject heading "Download Movies For Free!!!!" The email contains a link to a website. Manjeet clicks on the link, and is taken to a site. A flashing pop-up window tells her to "Click Here to Download Movies for Free!!!!" Manjeet knows that her granddaughter, who shares her passion for film, sometimes watches movies from the internet. Is this how she does it?*

#### SPOT IT!

- You are sent an unsolicited email advertising products for sale, low-interest loans, or free movie downloads
- Sometimes these ads "pop-up" when you visit a website
- The pop-up blocks your view of the webpage you are trying to look at

#### STOP IT!

- Delete these emails: do not open or reply to them
- Close the pop-up ads without clicking
- Beef up your email's spam protection
- If you decide to make an online purchase, make sure it's via a secure website. Secure websites begin with an https, **not** an http.

**Computers: You can learn—don't get burned.**

Scammers randomly target email addresses hoping for a response. Clicking a pop-up ad can allow a third party to install a virus or malicious software to access your personal information.



### Money Transfer Requests Scams

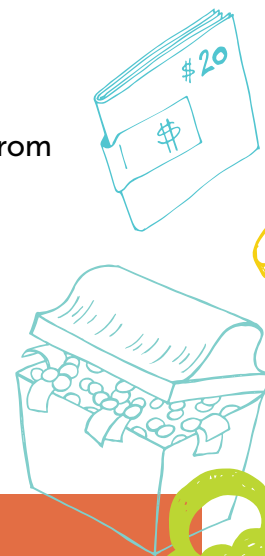
Louis gets an email from a lawyer in Spain, explaining that a distant relative has died without an heir. Under Spanish law, the mail says, the cousin's estate will pass to Louis, as the closest surviving relative. The email seems authentic—it has an original signature and shows the firm's logo. The lawyer requests Louis' bank information so he can arrange for a direct deposit and a payment of \$2000 for the Spanish Estate Transfer Tax. Louis, excited, calls his wife: "Honey, I'm taking you out for dinner. We're going to be rich!"

#### SPOT IT!

- Someone you do not know writes and tells you that you will receive money if you send them money first
- The person sending it often claims to be someone very important, such as a lawyer, an accountant, an executor of a will, a trustee of an estate—or even royalty!
- They may ask for your help in moving money or other valuables from one country to another
- They often ask you for your banking information, Social Insurance Number or credit card number in order to send you the money
- Sometimes these letters or emails look professional. Often they have many spelling errors or unusual phrases in them which don't look "quite right".

#### STOP IT!

- Ignore and delete these emails. Do not reply to them, even to say "no".
- Click "block" on your email program to ensure that they cannot send you email from that address again
- Never send banking or personal information to anyone you don't know and trust
- Remember: you never have to send money to get money
- If you are unsure, look up the person in authority with their professional association. You can often do this online, even with respect to professionals practicing in other countries.



**Don't pay to win or inherit money.**

**Never send money to someone you don't know or don't trust  
Remember: if it sounds too good to be true, then it probably is.**

#### 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](http://www.bcli.org/be-savvy)

