



Grandparents Fraud

It's Fraud Awareness Month and Police officers of the Service de police de la Ville de Montréal (SPVM) want to make seniors aware of a type of fraud that specifically targets them: the grandparent scam, also known as "Urgent request for money." For the scammers' methodology, prevention tips and who to call for help, please read the article below.

Some Statistics to Share

- Quebecers lost \$732,000 from grandparent scams in 2022, ranking third in the country behind Ontario and Alberta.
- With the phenomenon rising in Canada, the RCMP and the Canadian Anti-Fraud Centre (CAFC) will hold a fraud prevention campaign between Feb. 6 and 10 to raise awareness.
- Last year, Canadians lost \$530 million in frauds, an increase of almost 40 per cent from the \$380 million stolen in 2021.
- In 2021, the CAFC processed complaints from 323 victims; a year later, 1,1000 people came forward to report scams.
- The CAFC estimates that only five to 10 per cent of fraud victims report it, suggesting even more astronomical losses.
- "Grandparent" scams alone are estimated to have stolen over \$9.2 million in Canada, a significant increase from \$2.4 million in 2021.
- Over half of these losses (5.4 million) occurred in Ontario, followed by \$1.1 million in Alberta. Next is Quebec, followed by British Columbia (\$322,000) and Manitoba (\$313,000).

Defrauder's method- The following scenario is used:

- The scammer contacts the senior by pretending to be a relative.
- They ask whether the senior knows them.
- When the senior responds with the name of the person they think is on the phone, the scammer uses that identity to establish a bond of trust with them.
- The scammer says they're in trouble, either here or in a foreign country, in jail, in a car accident or perhaps injured.
- They say they urgently need money to resolve the problem.
- They then ask for a wire transfer or cash. They may also ask to have the money sent to someone else, even someone they claim is their lawyer.
- They take advantage of the emotions triggered by the situation to get the money from the senior, urging them to act and begging them not to tell anyone.

The SPVM recommends some prevention tips for seniors or their relatives, to ensure their protection and provide possible recourses in case of fraud.

Prevention Tips

- Be on the lookout for this scam by visiting the Scams by A-Z index on the Canadian Anti-Fraud Centre website, under Emergency.
- Be careful if someone calls you and asks if you recognize them. Answer "No" and ask them to identify themselves.
- Ask personal questions that only the person they are pretending to be knows the answer to, such as where they were born, a family memory, etc.
- Ask for a phone number to call them back or tell them to call you later so you have time to check their story. When in doubt, hang up.
- Take the time to verify the information the person has given you by calling a family member, a close caregiver, or your local police department, even if you have been told not to. Never transfer or hand over money, even if you are pressured to do so and told that it is urgent.
- Remember that no one can force you to give money. You can always say NO, even to a close family member.

For help or to report fraud

- In case of fraud, you can file a complaint with your local police department. To communicate with your neighbourhood police station (PDQ), call 514-280-01XX (XX corresponding to the number of your PDQ). In an emergency, call 911.
- To report fraud, contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or through its website at www.antifraudcentre-centreantifraude.ca

To learn more, www.spvm.qc.ca/en/Fiches/Details/Grandparents-Fraud