

ALERT**False representative fraud: suspects arrested and potential victims sought**

MONTREAL, 26 October 2023 – The SPVM wants to inform the population, particularly seniors, of a new way in which fraudsters operate to extract money from victims. Fraudsters offer to call seniors to pick them up in order to transport them to a banking institution to withdraw money.

How do they do it? They manipulate you and take away your options to act

Usually, fraudsters contact their victims by telephone and the name of a known banking institution will appear on the display. They pose as security personnel from the institution. They will solicit victims so that they can help them resolve a fraud problem by an employee of the institution. Thus, they **create a situation of false urgency** which will stress and worry the victim. The fraudsters, courteous and helpful, will convince the victims that the only solution to quickly resolve the problem is through a solution that will be offered to them, that being: **to pick them up by vehicle and then travel to a banking institution to carry out transactions**. The fraudsters will take them to a banking institution and say that they must withdraw a substantial sum of money in order to help them resolve the situation. Once back in the vehicle, the fraudsters steal the money, disembark the victim and flee in the vehicle.

Advice to the population, remember that:

- A banking institution, a security service, or a police service will never ask you for money, your banking card, or your PIN to resolve a situation;
- Never trust what is written on your phone's display, because fraudsters use applications that allow them to write the names of financial institutions;
- The more you talk with the fraudsters, the more you will be convinced to do what they ask you, they are polite, helpful and courteous in their approaches;

For relatives or friends of an elderly person

- If you know relatives or friends who are seniors, give them an additional option if they ever find themselves in such an emergency situation; **develop a simple strategy; reach an understanding with them and ask them to contact you to discuss this situation**, to help them make a calm and informed decision;

For people who are contacted in such an emergency

- Before continuing any discussion with your interlocutor, tell the person soliciting you that you will call them back. In 99% of cases, fraudsters will hang up because they do not want to give a number to reach them;
- **Hang up to verify, by contacting the person you trust, that you have already reached an agreement with, to discuss the situation, to help you regain your composure and make an informed decision;**

NEVER ACCEPT AN OFFER OF TRANSPORTATION FROM THE CALLER

How do you ask for help if you get into the vehicle and feel trapped?

- **As soon as possible, discreetly dial 911** and leave the line open. The 911 operator will be able to hear what you say, you don't need to speak, and the police will be able to trace you;
- When you arrive at a bank to make a withdrawal, do not make the withdrawal and go directly to a bank employee to explain the situation; they will help you safely.

Getting help or reporting fraud

Do not be ashamed or feel guilty if you've been made to fall for a scam. These people are excellent actors and will try to manipulate you out of your senses.

In the event of fraud, report it to your local police. To contact your neighbourhood police station (PDQ), dial 514 280-01XX (XX corresponds to the number of your PDQ). **For emergencies, call 911**