



The Service de police de la Ville de Montréal (SPVM) is observing an upsurge in financial fraud by telephone targeting seniors. This is why it calls on your vigilance to raise public awareness of two types of fraud that particularly target them:

## GRAND-PARENTS FRAUD

- The fraudster pretends to be a relative and asks if you recognize them.
- When the senior gives the name of the person with whom they think they are talking, the fraudster uses this identity to establish trust.
- The fraudster claims to be in difficulty, here or in a foreign country, living an unbearable situation, having been arrested, having an accident, being injured, etc.
- The fraudster says he urgently needs money to solve the problem (medical, legal, etc.)
- The fraudster asks the victim to make a bank transfer or offers to come and collect the cash.

### BEWARE

The fraudster takes advantage of the emotions that the situation produces, creates a **sense of urgency** in the victim and urges them to react by begging them not to tell anyone in order to get the money.

### PREVENTION TIPS

- Be careful if someone calls you and asks if you recognize them.
- Answer “No” and ask them to identify themselves with specific questions.
- Ask for a phone number to call them back or tell them to call you later so you have time to check their story and to recollect yourself.
- Remember that no one can force you to give money. You can always say NO, even to a close family member.

## FAKE REPRESENTATIVES FRAUD

- The fraudster contacts the victim by telephone and pretends to be an employee of a financial institution or a police officer.
- The fraudster informs the victim that there is fraud/investigation on their account and that they must send their bank cards (credit/debit).
- The fraudster asks the victim to put their cards in an envelope, writing down their personal identification numbers (PIN).
- The fraudster convinces the victim that someone trustworthy will pick up the envelope with the cards and that new cards will be mailed to them.

### BEWARE

- The fraudster uses an application that displays a false identity on the telephone call-display.
- The fraudster builds trust with the victim, insists and creates a **sense of urgency**.
- The person who will pick up the cards could use a disguise (Canada Post uniform, etc.)

### PREVENTION TIPS

- Do not always rely on what is written on your telephone call-display.
- Never give out personal information over the phone.
- No financial institution, police service or government will pick up your cards or ask you to reveal your PIN.
- If in doubt, hang up, then check the situation yourself with your institution.



**WHEN IN DOUBT, HANG UP!**

### TO OBTAIN ASSISTANCE OR TO REPORT A FRAUD

If you have been a victim of fraud, you can file a report with your local police station.

PDQ: \_\_\_\_\_ Address: \_\_\_\_\_ Phone: \_\_\_\_\_

*In case of emergency, dial 911*