

seniors first BC

FRAUDS AND SCAMS RESOURCE LIST

Fraudsters are using the coronavirus outbreak as an opportunity to try and trick the public with new phishing emails, phone calls and text messages. There are several coronavirus-related scams amid the COVID-19 pandemic. The most prevalent scams include:

1. Phone Calls
2. Text Messages
3. Phishing Emails
4. Door to door canvassing
5. Fake Charities & Websites
6. Social media & online shopping

1. PHONE CALLS

- a. There have been recent reports of fraudulent telephone calls that appear to be from the Government of Canada COVID-19 Information Service (1-833-784-4397). These calls are fraudulent and are not placed by the Government of Canada. Don't give out personal information if you didn't initiate the call. Callers who have received a suspicious telephone call can report it by contacting the Canadian Anti-Fraud Centre through its website at www.antifraudcentre.ca, or by telephone at 1-888-495-8501.
Canadian Anti-Fraud COVID -19 fraud list link:
<https://www.antifraudcentre-centreantifraude.ca/features-vedette/2020/covid-19-eng.htm>
- b. Another scam involves a fraudster posing as the Public Health Agency of Canada, as officials with the Centers for Disease Control and Prevention, or the World Health Organization revealing the fake list of COVID-19 patients list in a person's neighbourhood at a price. These are fake lists and they ultimately trick people to give their health card and credit card numbers.
Full story: <https://www.ctvnews.ca/health/cybercriminals-are-now-using-covid-19-as-a-scam-tactic-1.4835701>
<https://globalnews.ca/news/6770203/barrie-police-coronavirus-covid-19-scams/>
- c. Fraudster calls someone and says that they have tested positive for COVID-19, to trick them into providing personal and financial information. Do not disclose any information over the phone.
- d. Other criminals may try to sell fake COVID-19 tests (only health care providers can perform the tests – no other tests are genuine or guaranteed to provide accurate results). Full story: <https://www.wellingtonadvertiser.com/opp-warns-of-scams-during-pandemic/>
- e. Don't give information unless you know the caller is legitimate and, if you think it is a fraudster, hang up.
Full story: <https://calgaryherald.com/news/scammers-preying-on-peoples-vulnerability-during-covid-19-pandemic/>
- f. Calls from individuals purporting to be representatives of local and provincial hydroelectric companies threatening to disconnect power for non-payment. Note that BC Hydro has stopped disconnections for non-payment during this time and has financial relief available: <https://app.bchydro.com/accounts-billing/bill-payment/ways-to-pay/covid-19-relief->

[fund.html??WT.mc_id=google_ppc_covid19relief&gclid=CjwKCAjw-YT1BRAFEiwAd2WRtoCW5huMdWsottSKZMxkA5OiXEeSXSZYVIZcns9-HPD4rlahEfifgvRoC_HgQAvD_BwE](https://www.torontohydro.com/scams-and-fraud)

Full story: <https://www.torontohydro.com/scams-and-fraud>

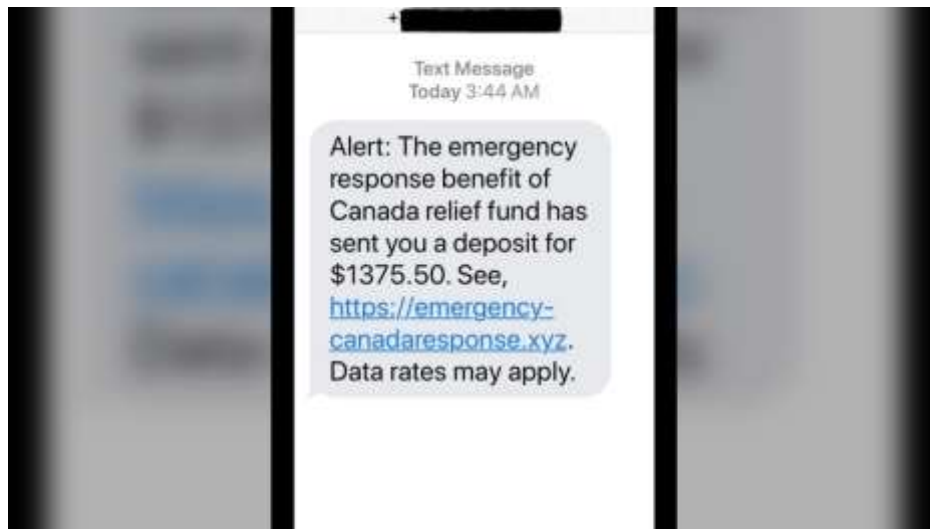
- g. Recent scam calls involve someone calling people and offering air filters to protect them from COVID-19. Police have said that there are no such services to protect from COVID-19.

Full story link: <https://globalnews.ca/news/6770203/barrie-police-coronavirus-covid-19-scams/>

2. TEXT MESSAGES

- a. According to RCMP, scammers are sending text messages that includes a link to a “Canada relief fund” or COVID-19 “emergency relief fund”. RCMP suggest that anyone who receives a text like this delete the message and not respond.

Full story: <https://vancouverisland.ctvnews.ca/nanaimo-rcmp-warning-of-new-covid-19-text-scam-1.4870212>



Source: The Nanaimo RCMP say a new text scam related to COVID-19 is circulating across the island: (CTV News)

- b. Text message from “Canadian Red Cross” for a free face mask. The Canadian Red Cross will never send a text message offering a free face mask. Canadian Red Cross has confirmed that it is not sending out messages and advises anyone who gets it to delete it immediately.

Full story: <https://www.cbc.ca/news/canada/toronto/coronavirus-scams-canada-1.5501958>



(Source: If you receive a text message like this one, the Canadian Red Cross says you should delete it immediately, submitted by Michelle Cheung)

- c. Texts claiming to offer free points to Loblaws, and Shoppers Drug Mart. Shoppers Drug Mart later sent its own text to customers to authenticate the text message and not to click on any links. <https://www1.shoppersdrugmart.ca/en/security-alert>

3. PHISHING EMAILS

Phishing is when a fraudster uses a false pretence to convince you to hand over your personal information, such as a credit card or a social insurance number.

- a. Canadians have reported receiving phishing emails claiming to be from federal government departments asking them for their personal information. In exchange, the scammers promise the victim will receive additional EI payments or a cheque from the government. Don't open emails from unknown senders. Go to a government website to see if the same information is available. The best way to check if a link in an email is authentic or not, is to hover over it with your mouse and see what the URL says.

Full story: <https://www.cbc.ca/news/canada/toronto/coronavirus-scams-canada-1.5501958>

From: Public Health Agency of Canada <support@jerseyswow.com>
Date: March 17, 2020 at 7:20:11 PM EDT
To: [REDACTED]
Subject: UPDATE: Coronavirus (COVID-19) # 42451

March 17, 2020

Dear Parents and Guardians,

We are writing to provide you with another update from Public Health Agency of Canada with regards to the novel coronavirus (COVID-19).

Letter from Medical Officer of Health:

<http://balajimoulds.com/tBWYd>

Thank you.

Source: Don't click on links in phishing emails like this, because the linked website will likely try to get you to disclose personal or financial information. (Submitted)



- b. An email message from what appears to be the World Health Organization, suggesting you read an attachment with official information on how to protect yourself from the coronavirus. This email is not genuine.



(Source: <https://www.usatoday.com/story/tech/columnist/2020/04/04/coronavirus-scams-going-viral-attacking-computers-and-smartphones/2939240001/>)

- c. Emails from Financial advisers pressuring people to invest in hot new stocks related to the disease, or offering financial aid or loans to help them get through the shutdowns.
- d. **Invoice scams** - People can hack into emails and change payment details on an invoice. Double check payment details before you pay an invoice. If you pay the wrong account, there's a good chance you'll lose your money.

(Source: Link: <https://www.lloydsbank.com/help-guidance/protecting-yourself-from-fraud/bank-safely-scam-messages.html>)

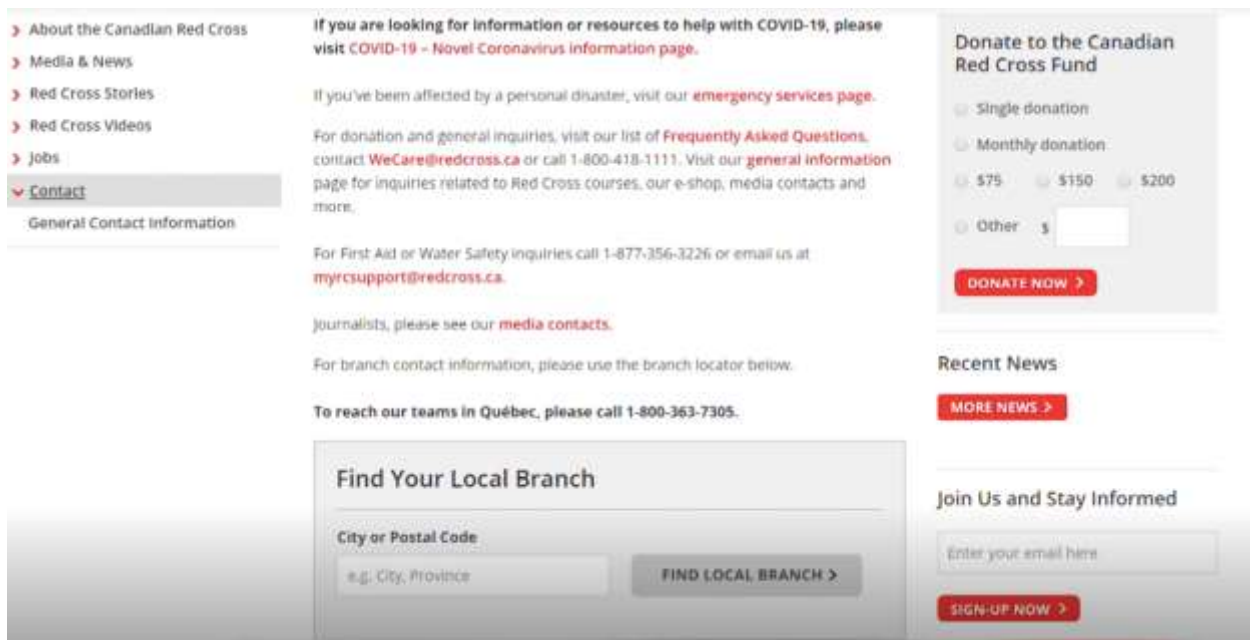
4. DOOR TO DOOR CANVASING

- a. For home tests to detect covid-19. There is no such thing. Only designated health authorities can issue tests

Full story: <https://globalnews.ca/news/6770203/barrie-police-coronavirus-covid-19-scams/>

5. FAKE WEBSITES & CHARITIES

- a. Texas-based cybersecurity firm SpyCloud discovered that a hacker had created a fake website masquerading as a [Public Health Agency of Canada web page](https://www.ctvnews.ca/health/coronavirus/coronavirus-cons-how-scammers-are-using-covid-19-fears-to-target-canadians-1.4859688).
<https://www.ctvnews.ca/health/coronavirus/coronavirus-cons-how-scammers-are-using-covid-19-fears-to-target-canadians-1.4859688>
- b. Watch for any accounts claiming to be a known charity, who claim to raise money for this pandemic, verify the publicly available information about the charity such as name, address and phone number and make sure that your donation is tax deductible.



Calculate Your 2019 Donor Tax Credit

Please select your province of residence, enter your donation amount and select "Calculate" to display the results. All calculations are based on 2019 Canada Revenue Agency tax rates.

Select Province:

2019 Donation Amount (\$):

CALCULATE >

Results

Federal Tax Credit: \$ 00.00

Provincial Tax Credit: \$ 00.00

Combined Tax Credit: \$ 00.00

6. SOCIAL MEDIA and ONLINE SHOPPING

- a. Merchandise scams (like fake free mask giveaway mentioned below)
Masks and gloves offered by Red Cross and other charities for donation, which is FAKE!
Full story: <https://nationalpost.com/news/beware-of-covid-19-scams-fraudsters-offer-free-masks-from-the-red-cross-or-fake-test-kits>

Text Message
Today 19:55

Due to the most recent COVID-19 epidemic, the Red-Cross is providing every canadian household with free surgical Masks.
<http://Mask-RedCross.site>

- b. Coronavirus scams even use online marketplaces such as Facebook to sell goods like face masks and hand sanitizers that don't exist. Before you buy anything online it's best to do some research and check buyer reviews to make sure a seller is genuine. And always pay by card - that way you protect your cash.
- c. Another scam looks like it's from Amazon and asks you to sign into your account to get a free bottle of hand sanitizer with your next purchase. Of course, it's also a fake.

- d. COVID-19 tests for sale endorsed by private companies, which is FAKE! Only designated health care providers can perform tests, and the test results offered by private companies are not guaranteed accurate.

(Source: Full story: <https://globalnews.ca/news/6770203/barrie-police-coronavirus-covid-19-scams/>)

GENERAL THINGS TO LOOK OUT FOR

1. Ignore Offers for Vaccinations and Home Test Kits

Visit BC centre for Disease Control website for testing information:

<http://www.bccdc.ca/health-info/diseases-conditions/covid-19/testing>

2. Hang up on Fraudulent Robocalls

Callers who have received a suspicious telephone call can report it by contacting the Canadian Anti-Fraud Centre.

<https://www.antifraudcentre-centreantifraude.ca/report-signalez-eng.htm>

3. Watch out for Phishing Emails, Websites and Text Messages

- **Spelling mistakes** - Fake sites spell words differently to trick you in to thinking you're on a well-known website. Check how they spell things like the site address; it may use a name like Lloyds and not Lloyds.
- **Odd looking web pages** - Fake sites often don't look quite right. The colours and logo may look different to what you'd normally see.
- **Unexpected sender** - If you don't know who sent a message, then it could be a scam. A genuine message will be written in a reasonable and calm way. Scams may use warning messages, threats of fraud or problems with your account.
- **How a message greets you** - A Bank email will greet you by title and surname, as in Dear Mrs. Smith. They always include part of your main account number, or part of your postcode if you don't yet have an account number.
- **Unexpected sender** - If you don't know who sent a message then it could be a scam.
- **You need to act now** - A genuine message will be written in a reasonable and calm way. Scams may use warning messages, threats of fraud or problems with your account.

4. Research before you make any donations and purchase anything online

- **Amazing deals** - If prices on a site are a lot lower than other sellers, it could be a scam.
- **Odd ways of paying** - A fake site may ask you to pay by direct bank or wire transfer. These are hard to trace. If things go wrong, you may not get your money back.
- **Check for bad reviews online** - Lots of good reviews from different buyers are better than mixed, bad or no reviews at all.

5. Stay informed by following to Public Health officials, BC Centres for Disease Control

- **Government of Canada, Coronavirus diseases, awareness resources:**
<https://www.canada.ca/en/public-health/services/diseases/2019-novel-coronavirus-infection/awareness-resources.html>
- **BC Centres for Disease Control:**
<http://www.bccdc.ca/health-info/diseases-conditions/covid-19>
- **COVID -19 Provincial Support and Information:**

- https://www2.gov.bc.ca/gov/content/safety/emergency-preparedness-response-recovery/covid-19-provincial-support?utm_campaign=20200319_GCPE_AM_COVID_4_NOTIFICATION_BCGOV_BCGOV_EN_BC_NOTIFICATION

REFERENCE LINKS:

<https://nationalpost.com/news/beware-of-covid-19-scams-fraudsters-offer-free-masks-from-the-red-cross-or-fake-test-kits>

<https://www.ctvnews.ca/health/coronavirus/canadians-warned-of-scammers-taking-advantage-of-covid-19-fears-1.4870502>

<https://www.cbc.ca/news/technology/phishing-messages-surge-coronavirus-1.5513315>

<https://www.ctvnews.ca/health/coronavirus/interpol-121-arrests-made-over-counterfeit-covid-19-supplies-medications-1.4861432>

<https://montrealgazette.com/news/local-news/coronavirus-anti-fraud-centre-publishes-updated-list-of-known-scams/>

<https://www.lloydsbank.com/help-guidance/protecting-yourself-from-fraud/latest-scams.html>

<https://www.theguardian.com/world/2020/mar/31/coronavirus-covid-19-fake-tests-cures>

<https://www.hydroone.com/newsroom /articles /Pages/fraud-alert-telemarketing.aspx>

<https://vancouversun.com/news/local-news/covid-19-dont-fall-for-these-coronavirus-scams-and-hoaxes/>

<https://www.usatoday.com/story/tech/columnist/2020/04/04/coronavirus-scams-going-viral-attacking-computers-and-smartphones/2939240001/>

https://www.consumer.ftc.gov/sites/www.consumer.ftc.gov/files/keep_calm_infographic_en_508.pdf

<https://www.consumer.ftc.gov/features/coronavirus-scams-what-ftc-doing>

https://beta.ctvnews.ca/national/2020/4/2/1_4878817.html

Seniors First BC

Seniors First BC works to prevent elder abuse and to provide assistance and support to older adults that are, or may be, abused and those whose rights have been violated.

We provide programs that educate, support and advocate on behalf of our clients.

Our programs continue to operate through these times.

Our programs include:

- [Seniors Abuse & Information Line \(SAIL\)](#)
- [Victim Services Program](#)
- [Legal Programs](#)
- [Our Education & Outreach Programs](#)

Seniors Abuse and Information Line (SAIL LINE)

Call: **604-437-1940** or Toll Free: **1-866-437-1940**

7 days a week (excluding holidays), 8am to 8pm

Language interpretation is available Monday through Friday, 9am to 4pm.

TTY Teletype for the deaf who have access to TTY equipment: 604-428-3359 or

Toll-free: 1-855-306-1443.

Call SAIL if you feel an older adult is in an abusive situation of any kind.

Seniors First BC Legal Programs

The Legal Advocacy Program provides legal advice, advocacy and representation to people aged 55+ on legal issues involving tenancy, debt and government benefits.

Seniors First BC provides services to older adults who are not able to access legal help elsewhere due to low income or other barriers. We may provide services for the following legal issues:

- Residential Tenancy/Housing
- Debt
- Pensions and Appeals
- Assisted Living/Residential Care
- Discrimination
- Abuse/Neglect
- Financial Exploitation
- Consumer Complaints
- Guardianship/Capacity

Legal Services may be provided by our legal advocate, or one of the lawyers in our elder law clinic. Seniors First BC does not provide assistance in all areas of law.

**To access our legal programs; please call us at 604-437-1940 or
Toll-free 1-866-437-1940 to speak to a trained intake worker.**