SCAM WATCH · CANADA · FOR SENIORS

Am I Being Scammed?

A plain-language guide to spotting scams — and who to call in Canada.

Brought to you by: **lennartandersen.xyz**

If someone is on the phone with you right now

1. **Hang up.** You are allowed to hang up on anyone. Real banks and real police never mind.
2. **Wait five minutes** before calling back, or use a different phone — scammers can stay on the line.
3. **Call your bank** on the number printed on the back of your own bank card.

Who to call in Canada

REPORT IT

Canadian Anti-Fraud Centre

1-888-495-8501

Canada's national fraud reporting centre. Report even if you lost nothing. Mon–Fri, 10am–4:45pm Eastern.

CALL NOW

Emergency

911

Only if someone is at your door, threatening you, or you are in immediate danger.

CALL NOW

Your local police

Non-emergency line

If you lost money, file a report with your local police as well as the Anti-Fraud Centre.

PROTECT YOUR ID

Equifax & TransUnion

Credit bureaus

If your ID or SIN was given away, place a fraud alert with both credit bureaus.

Six rules that never change

- **No real agency asks for gift cards.** No bank, police force or tax office is ever paid with Apple, Google Play or Amazon cards. That question alone proves it's a scam.
- **Your bank never moves your money for you.** There is no "safe account" to transfer to — that is bank fraud, word for word.
- **Never read out a code.** The code in a text is the key to your account. Real staff already know it and never ask.
- **Real urgency can wait ten minutes.** "Stay on the line," "act now," "tell no one" — that's the scam talking.
- **Call back on a number you found yourself** — on your bank card or statement, never the one they gave you.
- **Being scammed is not embarrassing.** Tell your family and your bank fast — speed is what gets money back.

The number on your screen can be faked

Scammers can make any number show up on your phone — even the real number of your bank, the police or the CRA. This is called **spoofing**. If a call asks for money, codes or personal details, **hang up and call back** on the number on your card or the official website.

Blocking scam callers on your own phone

- **Android:** Phone app → Settings → *Caller ID & spam* → turn on spam filtering (Samsung: *Caller ID and spam protection*). Pixel phones also have *Call Screen*, which answers unknown callers for you.
- **iPhone:** Settings → Phone (newer iOS: Settings → Apps → Phone) → *Silence Unknown Callers* sends numbers not in your contacts to voicemail.
- **Single numbers:** block them from your recent-calls list. It helps a little, but scammers change numbers all the time.
- **Your phone company:** most offer free spam-call filtering in their app or account settings — ask them.
- **Scam texts:** forward them to **7726** (SPAM). Your carrier uses the reports to block scam links.

The most common scams in Canada

These are the ones people actually lose money to. The amber line is what gives each one away.

Fake police or bank investigator

Someone calls claiming to be police, a fraud investigator, or your bank's security team. They say your account is under attack, or that a corrupt employee is being caught, and that they need your help.

> **Giveaway:** They ask you to keep it secret, to stay on the line while you go to the bank, or to hand cash or cards to a courier.

The "safe account" transfer

A caller says your money is at risk and must be moved immediately to a new, secure account they have opened for you. They stay on the phone and talk you through the transfer.

> **Giveaway:** No bank anywhere operates a "safe account." The moment someone asks you to move your own money, it is a scam.

Grandchild or family emergency

A text or call from an unknown number: "Hi Mom, I dropped my phone, this is my new number." Then a bill they cannot pay, an accident, or an arrest — and money is needed today.

> **Giveaway:** They avoid a voice call and ask you not to tell the rest of the family. Hang up and ring the number you already have.

Computer support call or pop-up

A warning fills your screen with an alarm sound and a number to call, or someone rings saying they are from Microsoft, Apple, or your internet provider and have detected a virus.

> **Giveaway:** They want to connect to your screen, or have you install an app. Nobody legitimate ever calls you about a virus.

CRA tax scam

A caller claiming to be the Canada Revenue Agency says you owe back taxes and that police are on the way unless you pay immediately.

> **Giveaway:** The CRA never threatens arrest and never accepts gift cards, e-transfers to a personal account, or crypto.

Service Canada SIN scam

An automated voice says your Social Insurance Number has been linked to a crime and will be blocked.

> **Giveaway:** A SIN cannot be suspended or cancelled by a phone call.

Romance and friendship scams

A warm relationship builds over weeks or months online. They are always unable to meet or video call. Eventually there is a crisis, a customs fee, a medical bill — or a wonderful investment.

> **Giveaway:** Money is requested before you have ever met in person. Real affection does not come with a bank transfer.

This is general information, not legal, financial or police advice. Phone numbers were checked against the organizations' own websites (last checked August 2026), but numbers and procedures change — always confirm a number through the official website before you rely on it. In an emergency, always call 911.