

Becoming a Master of Spotting Fraud

Listed below are common scenarios to help you build your skills in recognizing and avoiding frauds and scams. FCNB is here to help. If you have any concerns or suspicions, contact us or file a complaint online at fcnb.ca.

Citizenship and Immigration Canada (CIC) Phone Scam

Newcomers are frequently targeted by a phone scam being carried out by someone claiming to be from CIC in an attempt to get money or personal information. Some instances have even included threats of kidnapping. Staff at CIC never accept payments over the phone by pre-paid credit cards or private money transfers.

Canada Revenue Agency (CRA) Phone Scam

Taxpayers are targeted by a phone scam being carried out by someone claiming to be from the CRA. In an attempt to get money or personal information from the taxpayer, the fraudsters threaten and use aggressive and forceful language in an attempt to scare someone into paying a fake debt. The fraudster requests immediate payment and threatens the taxpayer with court charges, jail or deportation. The CRA never requests pre-paid credit cards, or requests information from your passport, health card or driver's licence.

Door-to-door Sales Scams

When purchasing items at your door, be sure to ask to see the salesperson's license. They must be licenced with FCNB to sell the product they are offering you. It is also important to carefully read the contract to be sure you understand your rights and responsibilities. Be sure you are dealing with a legitimate company.

Employment Scams

Protect yourself against employment scams by avoiding opportunities that promise you will get rich quick, demand payment from you for start-up costs, or asks to send and receive money through your bank account.



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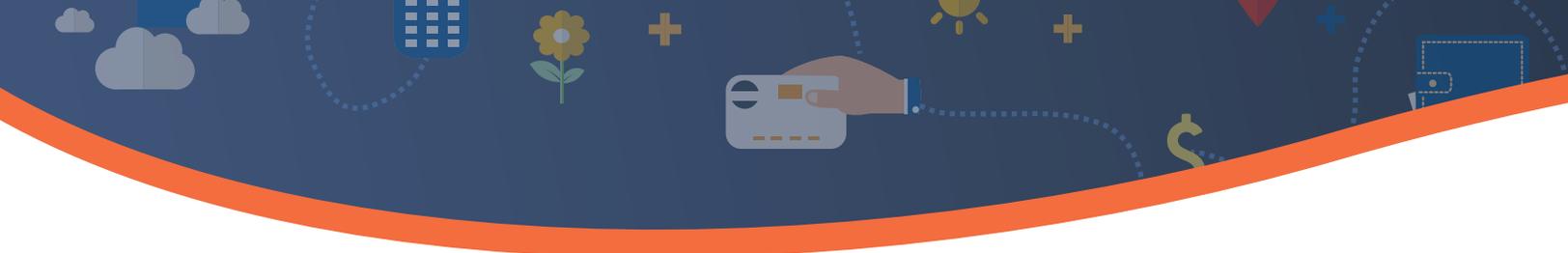
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#SpendSmart



A common employment scam is the Secret Shopper scam. The scam artist will send a cheque from a company to you in the mail and a letter asking you to spend some of the money at a certain store. The scammer asks for a certified cheque or a money transfer in return and advises the individual that they can keep the rest of the money as compensation.

While the cheque appears authentic, it is actually not real. Since it can take up to a week for the bank to determine if a cheque is counterfeit, the person is out potentially hundreds or thousands of dollars.

Emergency Scam or “Grandparent” Scam

A common fraud that targets New Brunswick seniors is the Emergency or “Grandparent” scam. The scam artist calls the senior and pretends to be a family member (often a grandchild). They say they are in trouble and need money sent, but want to keep it a secret so they won’t get in trouble with their parents. Before sending any money, take steps to verify the identity and the story of the person requesting money.

Unregistered or Unlicensed Activity

In order for someone to be in the business of selling or providing investment advice, they must be registered with FCNB. In order to sell insurance, the salesperson and insurance firm must be licenced with FCNB. Visit our website or call us directly to be sure you are dealing with a properly registered or licenced firm and individual.

Credit and Debit Card Scams

Take care to protect your PIN when using your debit card at an ATM or a store, and never share your PIN with anyone. Do not share your credit card information over the phone or through email – particularly if you do not know the caller or the sender. Scam artists will try many different tricks to make you think they are a legitimate bank, government department or company. Most companies will not request this kind of personal financial information over the phone or email.

