

Everyone is a target in online scams, according to York Regional Police

By Brock Weir

As the holidays approach, now is the time when many are imbued with the spirit of giving. But, much as local organizations appreciate your generosity at this time of year, York Regional Police caution that this is also a time when false charity scams begin to ramp up.

Police urged the public to be vigilant in the face of increasing online scams last week.

'Everybody is a target,' says Constable Andy Pattenden. 'Everybody whose information is out there is a target.'

According to police, the top scam making the rounds is 'phishing', where fraudsters use emails purporting to be from legitimate companies to 'fish' for your personal information, such as internet passwords and credit card information. Such emails often claim to be sent on behalf of companies like Microsoft and iTunes, and even government agencies like the Canada Revenue Agency.

Also on the rise are 'emergency scams', which also fall under the banner of 'grandparent scams.' According to the Canadian Anti-Fraud Centre, the scam typically plays out with a phone call from a fraudster often to an elderly person claiming to be one of their grandchildren. Often, they will claim to have been in a car accident, or have run into some emergencies while travelling abroad, and ask for money to be wired to them immediately.

A fraudster would typically caution their potential victim that they should keep their request between them.

Similarly, 'romance scams' are also on the rise where a fraudster attempts to gain the trust and affection of their intended victim, seeking their money, banking and credit card information.

According to Constable Pattenden, fraud has cost the Canadian consumer \$58 billion since 2013. Individual cases of people falling victim to any one of these scams, however, often go unreported. Guilt and embarrassment are major factors in these cases going unreported, or that the amount of money they were bilked out of was relatively inconsequential, says Constable Pattenden, but that all adds up.

Awareness, he says, is the best defence against falling prey to these fraudsters.

'It is all about awareness that these types of scams exist, to help educate others to spread the word, especially in the case of the grandparent scam,' he says. 'The fraudsters know enough or are able to draw enough information out of the elderly person through conversation. We have issued a lot of warnings about them, but people often think, 'Who could ever fall for that?' but people do fall for it all the time. Making people aware that these types of scams exist is the most important message.'

Awareness aside, there are other practical pieces of advice the York Regional Police says can help prevent you from falling victim to these common scams. Shredding important documents and properly disposing of documents that contains identifying information, such as bank or credit card statements, is something to keep in mind. If you receive calls from companies involving personal questions or questions to do with money, it is important to call the company back before volunteering any information.

'Any reputable company will understand why you are calling them back as opposed to just providing that information directly over the phone,' says Constable Pattenden. 'Everybody is a target. Everybody whose information is out there is a target. [These crimes] can be anywhere, and that is the difficulty in trying to catch them. We try and get as much information and try to follow through with as many of the investigations as we can, but it really comes down to preventing it from happening, which is going to be the real answer to reducing the amount of fraud taking place.'

'This is the time of year when people start to give so false charities are scams that pick up this time of year, including phone solicitations for charity events, along with greater use of credit cards on online transactions, so information is more readily available

at this time of year.?