

*Media Release from the:
Better Business Bureau of Southern Alberta & East Kootenay*

Canadians lose millions in mass-marketing fraud in 2015

*Five steps to protect yourself from common phone and mail scams during
Fraud Prevention Month and all year long*

CALGARY, ALBERTA - MARCH 7th, 2016 - By now, you or someone you know has probably received that automated phone call from an airline telling you you've won a free vacation. It's one of the most popular examples of mass marketing fraud (MMF) and it's contributed to Canadians losing more than \$21 million to MMF in 2015. From telemarketing scams to swindling sweepstakes offers in the mail, the Canadian Anti-Fraud Centre received nearly more than 23,000 complaints about mass-marketing scams in 2015.*

This, the second week of national Fraud Prevention Month is dedicated to educating consumers about who's on the other side of the phone, computer screen or in your mailbox.

What exactly is MMF?

The Financial Transactions and Reports Analysis Centre of Canada defines MMF as:

"...fraud committed through mass media communications, such as the Internet, telephone, mail, fax or print. In Canada, the Competition Act prohibits materially false or misleading representations in the promotion of a product or a business interest during person-to-person telephone calls."

Have you heard of these? Check out some of the most popular mass marketing scams:

It's WestJet calling, and they're trying to sell you a vacation package to Mexico

You receive a call from what appears to be a local number, but really is a fake number that has been spoofed by scammers. You pick up and an automated voice urges the "valued WestJet customer" to press one, which transfers the call to someone confirming that the person is over 30 years-old and a valued credit card holder.

Then they transfer you to someone else who simply tries to sell you a vacation package in Mexico. If you start to ask questions, sometimes they can become aggressive or just hang up on you.

The Canada Revenue Agency is emailing you about your tax refund

You receive an unexpected email from CRA claiming you have a tax refund or a benefit payment waiting for you to claim.

All you have to do is hand over your personal information such as your social insurance number, credit card number, bank account number, or passport number, in order to get your money.

The reality is it's scammers posing as CRA officials and once they have your personal info, they stop communication with you and you're left empty handed, with the window to identity theft wide open.

You've got mail: Congratulations! You've won the lottery!

You take a walk down to your mailbox and discover a package that seems to be from FedEx, UPS or another credible courier. Inside it are official looking papers and forms saying you've won the lottery, car or other luxury prize.

But, all you have to do is fill out the form provided with your banking information and pay a small fee and the money is yours! Seems legitimate, right?

Once you hand over your personal information and payment, the scammers are never to be heard from again, your cash never comes and you're left with an empty wallet.
So how do you protect yourself?

If it seems too-good-to-be-true, it probably is.

- Don't pay upfront. If you're not sure about something, take the time to investigate and verify the company, the deal/offer and how your information will be used before handing over any money.
- Beware of unsolicited offers. If you didn't enter a contest, you can't win. Also, CRA will not contact you via email to request personal information. If you're suspicious of any unsolicited offer, call the company directly to confirm details.
- Don't give in to pressure. If you find yourself on the phone with an aggressive telemarketer, it's ok to hang up. Legitimate businesses will not use high-pressure sales tactics to push you into making a financial decision, nor will they request personal information over the phone.
- Report it. Whether or not you are a victim of mass-marketing fraud, reporting mass-marketing scams helps law enforcement and other agencies educate consumers. You can report MMF complaints to:
The Canadian Anti-Fraud Centre
Crime Stoppers
Better Business Bureau Scam Tracker

For more tips you can trust, visit www.bbb.org.