

Trick or treat? Top five Halloween scams

October may be the month for ghosts, goblins and ghouls, but unlike the neighborhood kids ringing your doorbell in search of treats, there are scammers out there just waiting to play serious tricks on you. Between phony job offers, fake lotteries and social media spoofers, BBB is helping consumers spot the bad apples.

"It's not just kids that are playing tricks on Halloween," says Mary O'Sullivan-Andersen, president and CEO of BBB Serving Southern Alberta and East Kootenay. "Unfortunately scammers masked as legitimate businesses prey on people's fears in order to spook them out of their hard earned money."

BBB says don't be haunted by these shadowy scams:

- **Chilling Canada Revenue Agency scam:** Aggressive scammers posing as CRA reps call consumers, sometimes targeting immigrants, claiming they owe back taxes and that they would be arrested, or even deported, if they did not pay the debt immediately. Victims are instructed to pay the debt with prepaid credit cards or through a money transfer service.
- **Evil Employment Scam:** These living corpses won't rest until you've cashed a fake cheque and send them the money. The sinister scam hinges on you believing you've been given a job you didn't get interviewed for. If it seems too-good-to-be-true, it likely is. Even scarier...banks aren't responsible for fake cheques you deposit. You are.
- **Shadowy Social Media:** Fake friends requests haunt you like ghosts in the ether. They are but an apparition of someone you already know. The spectres are trying to get you to send money for a lottery you did not enter or connivingly convince you to access a fake government grant.
- **Revolting Remote Computer Repair:** Like hands reaching from a crypt, these ghouls wish to control your computer from another realm. They will freeze your computer with their long-dead, icy grip and demand money to let you have it back. Ransomware is a scam!
- **Lurking Lottery Reapers:** You didn't enter a U.S. lottery but they will try to convince you that you've won millions. These wretched lies feel like a dream. All they demand is payment to release the funds, and once they get a penny from you the calls will never end. You become entangled in their web.

Here's how to protect yourself:

- **Verify details.** If you receive a suspicious call, ask the caller for their contact information, hang up the phone and investigate. If they are posing as a business, call the official business directly to confirm the caller's information.
- **Ask questions.** If you receive a suspicious friend request on social media from someone you already know, and is already on your friends list, contact them directly

to confirm if the second request has actually come from them. Their profile could be spoofed by a lurking scammer and not even know it.

- **You can't win a contest you didn't enter.** Remember, you can't win prizes from a contest or lottery that you did not enter. Also, legitimate lotteries will not ask you to pay before receiving your winnings.
- **Report it.** If you're being harassed by aggressive callers or if you find your personal information has been compromised, or if your safety is being threatened, contact local authorities.