



## Telephone Fraud (false bank or police representative)

The Service de police de la Ville de Montréal (SPVM) has observed an increase in financial frauds towards seniors via use of false representation by telephone. This is why it is putting out a call for vigilance for seniors and their entourage by providing information and advice to prevent and report this type of fraud.

### Modus operandi

The fraudsters contact the victims by phone, they claim to be an employee of a financial institution or police department, such as an advisor or investigator, or even a police officer. The victim are told that there has been a fraud or there is an investigation on their account, and that they will have to place their bank cards (credit/debit) in an envelope with their corresponding Personal Identification Number (PIN) and that someone will pick up the envelope at their home.

### Schemes and Persuasion Techniques used by Fraudsters

- Being able to have false information appear on the victim's telephone display by using internet applications
- Establishes trust with the victim, insists, and creates a time-sensitive (must act now) urgency to persuade the victim to comply with the request without much thought
- That a trusted person will pick up their cards and deliver them to the financial institution
- That new cards will be issued and mailed to them
- Use of a disguise, such as a Canada Post uniform, when retrieving the envelope

### Prevention Tips – in the case of receiving such calls from your financial institution or a police officer

- The institution should already have your information on hand, do not give him any additional details
- Do not rely on what is written on your telephone's display in order to confirm the authenticity of the person with whom you are speaking
- If in doubt, hang up, and verify the situation yourself with your institution
- Police departments, government agencies or financial institutions will not offer to pick up your bank cards at your home for an alleged fraud
- **Never give your bank cards or your PIN to anyone**

### In the event of fraud or a situation that appears fraudulent

- **REPORT IT:** you should not be ashamed if you are a victim of fraud, fraudsters are excellent manipulators.

### To Report a Fraud

- In case of emergency, call 9-1-1 to reach the Montreal police, or your local police department if you live outside Montreal.
- Contact the Canadian Anti-Fraud Centre at 1-888-495-8501 • antifraudcentre-centreantifraude.ca
  - the Ligne Aide Abus Aînés, at 514 489-2287 • aideabusaines.ca;
  - Info Crime-Montréal, anonymously and confidentially at 514 393-1133 • infocrimemontreal.ca.
- If it is not urgent, but you wish to contact the Montreal police, you can do so by calling your local police station directly by dialling 514 280-01XX (XX corresponds to the number of the police station)

### For More Information

SPVM, Seniors Zone : <https://spvm.qc.ca/en/Seniors>