



Common Frauds During the COVID-19 Pandemic

With the province and economy beginning to reopen, everyone is beginning a return to their pre-COVID-19 lives; life is slowly returning to something like normal. It is important to remember, just like taking health and safety precautions, you should remain alert and aware because fraudsters are still trying to catch you off guard and trick you out of your hard-earned money. Some of these frauds include: defrauding people through CERB applications; door to door sales offers; return to work strategies and there are always new schemes too.

You can protect yourself from fraudsters by recognizing the warning signs of their schemes, rejecting their attempts and reporting these suspicious activities to your local police and the Canadian Anti-Fraud Centre. Here are a few common fraud examples that you might see during the pandemic:

CERB Application Assistance Fraud – You may get a phone call, text or email offering assistance with applying for the CERB benefit. The fraudster will offer to assist with completing your claim for a fee and you may believe you were paying for a legitimate service. Unfortunately, in some circumstances you have now provided your identity and credit card information to the fraudster, which is used to open bank accounts and submit CERB applications. It is important to remain vigilant about who you are providing your personal information to and remember it does not cost any money to apply for CERB. Request the assistance of a family member or friend to help you with your application or you can contact CRA for assistance at 1-800-959-2019 or 1-800-959-2041 or utilize the CRA “Myaccount” service online at <https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>.

Door to Door Sales Fraud – You may get an unsolicited seller at your home or business who is offering decontamination services like furnace/duct cleaning, sanitizing or cleaning services or other COVID-19 related services. They may pressure you to act now by saying something like, “it’s a one time, limited offer”. If you accept their offer, they may not deliver the service as advertised or may not provide the service at all. Use caution, do not feel pressured and do your research prior to entering into a contract or agreement.

Work From Home Frauds – You may see advertisements or get a message for companies that are looking for employees to work at home for a moderate to high income for minimal to no effort. Fraudsters create fake websites to appear legitimate and convince you to apply online. By applying for these suspicious job opportunities, you may inadvertently provide your personal information including your Social Insurance Number, commonly used to commit identity theft. Be wary of offers that seem too good to be true, check reviews of the company and seek out the company contact details separately to confirm they are hiring.

Protect Yourself from Common Frauds:

- **DO NOT** provide your personal or financial information to unsolicited companies or people.
- **DO NOT** pay for an employment opportunity or start-up costs.
- **DO** consult with family or friends or an industry professional when seeking out services or completing online applications.
- Applications for the CERB benefit do not cost anything.



- Companies rarely perform door-to-door sales anymore. If this happens to you, research the phone number of the company and call the company directly prior to allowing any sales person inside your home or business including entering any agreement or contract.
- Be aware of “get rich quick” schemes. These schemes are often illegal Pyramid schemes.

When to Contact the Police

If you are a victim of fraud in which you have incurred a financial loss and/or given out your personal information, call your local police to report the incident. Record details of your interaction with the fraudster including phone numbers, email addresses and communication with the fraudster. Photographs or screenshots of the messages are helpful. If you have **not** been a victim of a fraud but have information related to scams/frauds, please report this to the Canadian Anti-Fraud Centre through the website or email at info@antifraudcentre.ca.

Helpful Links

Canadian Anti-Fraud Centre - <https://www.antifraudcentre-centreantifraude.ca/index-eng.htm>

Better Business Bureau - <https://cba.ca/how-to-spot-latest-government-benefits-scam>

Government of Canada - <https://www.canada.ca/en/revenue-agency/services/benefits/apply-for-cerb-with-cra.html>

Skilled Immigrant InfoCentre - <https://pwp.vpl.ca/siic/job-search-resources/avoiding-employment-scams/>

Monster - <https://www.monster.ca/career-advice/article/protect-yourself-from-job-scams>