

Frauds & Scams — Presentation Summary

Peel Regional Police | Crime Prevention Services

What is Fraud?

Fraud is intentionally deceiving someone to cause them to lose money, property, or a valuable service.

Types of Fraud & Scams



Identity Theft

Stealing personal info (name, SIN, DOB, bank details) to open accounts, apply for loans, file fake tax returns, or commit crimes in your name.



Internet/Phone Scams (Phishing, Vishing, Smishing)

Phishing: fake emails/sites tricking you into revealing credentials. Vishing: phone calls impersonating banks/government to create fear. Smishing: fake SMS texts with malicious links.



More Scams

Prize & Lottery scams (pay fees to claim fake winnings). Emergency scams (Grandparent, CRA, Immigration). Romance scams (fake online relationships to extract money). Pig Butchering (fake crypto investment platforms). Contractor fraud (large upfront payments, no license). Pizza & Taxi scams (rigged card readers to steal PIN/card data).



Payment Card Fraud

Skimming/shimming devices on ATMs. Relay/NFC "ghost tapping" attacks. Unauthorized contactless transactions.

How Fraudsters Get Your Info



Data Brokers

Purchase your details from companies that legally collect and sell personal data.



Public Sources

Scraped from social media, public records, directories.



Your Own Actions

Entering info on shady sites, responding to scams, malware on device.

Cryptocurrency & Fraud

Cryptocurrency is decentralized digital money (e.g., Bitcoin, Ethereum) running on blockchain. Scammers exploit it via fake investment platforms, pig butchering schemes, and romance scams – funds sent via crypto are nearly impossible to recover.

Key Protection Strategies

- 1 Never click links or open attachments in unexpected messages**
Go directly to official websites.
- 2 Verify urgent requests independently**
Hang up and call the real organization using official numbers.
- 3 Use automated data removal services**
(Incogni, DeleteMe, Optery) to remove your info from data brokers.
- 4 Enable 2-factor authentication (2FA/MFA) everywhere**
Prefer authenticator apps over SMS.
- 5 For contractors: get everything in writing**
Never pay large amounts upfront, verify credentials via HCRA.
- 6 Protect your PIN**
Never share it, cover the keypad, change it if compromised.
- 7 For payment cards: check for skimming devices**
Monitor statements, use tap limits wisely.

Resources

Canadian Anti-Fraud Centre (CAFC)

<https://antifraudcentre-centreantifraude.ca/index-eng.htm>

Get Cyber Safe

<https://www.getcybersafe.qc.ca/en>

Government of Canada – Scams & Fraud

<https://www.canada.ca/en/revenue-agency/campaigns/fraud-scams.html>

Ontario Securities Commission

<https://www.osc.ca/>