

## Need Help?

Here's where you can get more information on telemarketing fraud:

### Telemarketing Fraud In Canada:

[www.rcmp-grc.gc.ca/scams/tfraud\\_e.htm](http://www.rcmp-grc.gc.ca/scams/tfraud_e.htm)

### Reporting Economic Crime Online:

[www.recol.ca](http://www.recol.ca)

### PhoneBusters:

1-888-495-8501

[www.phonebusters.com](http://www.phonebusters.com)

### Equifax Canada:

1-800-465-7166

[www.equifax.ca](http://www.equifax.ca)

### TransUnion Canada:

1-800-663-9980

[www.transunion.ca](http://www.transunion.ca)

### Federal Privacy Commissioner:

1-800-282-1376

[www.privcom.gc.ca](http://www.privcom.gc.ca)

### Information and Privacy Commissioner of Ontario:

1-800-387-0073

[www.ipc.on.ca](http://www.ipc.on.ca)

Consumers in Ontario can also contact the Ministry of Small Business and Consumer Services' Consumer Protection Branch if they have questions, complaints or comments. You can reach the branch by calling **416-326-8800** in the Greater Toronto Area or toll-free at **1-800-889-9768**.

Visit the Ministry of Small Business and Consumer Services' Consumer Protection Branch's website at [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection) for information on topics such as:

- Home Renovations
- Real estate fraud
- Car repairs
- Cancelling a contract
- Gift cards
- Identity Theft – and more.

To find out about your rights as a consumer, how to file a complaint against a business and ways you can protect yourself in the marketplace, please contact:

### Ministry of Small Business and Consumer Services

Consumer Protection Branch

p | 416-326-8800 | 1-800-889-9768

e | [consumer@ontario.ca](mailto:consumer@ontario.ca)

w | [ontario.ca/consumerprotection](http://ontario.ca/consumerprotection)

Order a free copy of our Smart Consumer Calendar at [www.serviceontario.ca/publications](http://www.serviceontario.ca/publications) or call **(416) 326-5300** in the Greater Toronto Area or toll-free at **1-800-668-9938**

# WHAT YOU NEED TO KNOW ABOUT TELEMARKETING FRAUD



Smart consumers are  
good for business

Ontario is a leader in consumer protection and has clear rules for consumers and businesses. Know your rights – shop smart and protect yourself in the marketplace.



## Hang Up On Telemarketing Fraud

**It never fails.** Just as you sit down for a meal or tune in to your favourite television show, the phone rings. A telemarketer tells you you've won a dream vacation or cash prize. These calls are not only intrusive and annoying, they are often fraudulent.

Telemarketing fraud swindles Ontario consumers out of millions of dollars each year. Anyone answering a telephone is a potential target. And, while you may not be able to avoid all unsolicited calls, you can learn how to spot the ones that may be a fraud.

### Common Scams

Fraudsters run two common scams – offers to protect you against credit card loss and offers to advance you loans, if you pay a fee first.

Here's how they work:

#### **Offers to protect you against the loss of your credit card**

Telephone scam artists will try to sell you protection against the loss of your credit card. Beware of anyone who:

- Claims to be a “security” official and who wants to activate the protection feature on your credit card.
- Tells you that you can be held personally liable for unauthorized charges on your credit card after reporting it lost or stolen. This is not true!

You can protect yourself against the loss of your credit card by reporting it stolen immediately. Your credit card company will then cancel your old card and issue you a new one.

#### **Advance-Fee Loan Offers**

Be aware of anyone who calls to offer you a loan, especially if you haven't applied for one. If this person also tells you to pay a fee before you get the loan, hang up. As soon as you pay the fee, you will probably never hear from the company again. In Ontario, it is illegal for loan brokers to charge a fee before a consumer receives the loan.

### Quick Tips

Here's how to protect yourself against telemarketing fraud:

- Never send money to someone who insists on immediate payment.
- Hang up if you are asked to pay any kind of a fee for a prize or to claim lottery winnings.
- Never share personal information about your bank accounts and credit cards unless you know the person or company you are dealing with.
- Beware of high-pressure sale tactics. Reputable companies always respect your choices.
- Be cautious when someone offers you a business or investment “opportunity” from an unknown source. Not everyone calling with an exciting opportunity is trustworthy.
- Research a company before buying products and services or donating money. There is nothing wrong with requesting additional information from the caller.
- Avoid harassment by telling callers you do not want to hear from them again.
- Always speak with a financial advisor or someone you trust in financial matters before responding to a telemarketing call about investment opportunities or financial services such as insurance.