

Consumers in Ontario can also contact the Ministry of Small Business and Consumer Services' Consumer Protection Branch if they have questions, complaints or comments about phishing or vishing. 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 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
w | ontario.ca/consumerprotection

Order a free copy of our Smart Consumer Calendar at 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 PHISHING



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.



What is Phishing?

If you have an e-mail account, be aware of phishing. You've been "phished" if you get an e-mail that looks like it's from a real company. The e-mail gives you a link to what looks like a legitimate website. When you click on the link, you are asked to provide personal information, such as your credit card number or bank

password or account number. Sometimes, the e-mail appears to be from your bank or a company you do business with often, once again asking for personal information. The e-mail may even claim that your accounts will be suspended unless you provide this information.

Beware! The purpose of phishing is to steal your personal information – and use it to steal your money and your identity.

What is Voice Phishing?

Voice phishing – or "vishing" – involves telephone calls – sometimes automated – to get unwary consumers to give out personal information. The call display on your telephone may show the number of your bank, a government office or a familiar business. But when you answer, you hear a recording urging you to call another telephone number or punch in personal information, such as your date of birth, account number, PIN or passwords on your telephone keypad. If you do as they ask, you are at risk of having your identity – and your money – stolen.

Remember, reputable businesses will never ask you to disclose your personal information in this way.

What Kind of Information Do Phishers and Vishers Want?

Here is the type of information fraud artists will try to get from you:

- Passport number
- Bank account number
- Date of birth
- Social Insurance Number
- Credit card Information (numbers, expiry dates, security code on the back of your card).

How Can I Protect Myself?

If you receive an e-mail encouraging you to visit a website or receive a phone call asking you to disclose your personal information, be suspicious. Instead of using the contact information provided in the e-mail or phone call, use information that you already have, such as the phone number provided on the back of your credit card or on your billing invoice – or use the phone book or website – to contact the company in question to verify if they're asking for your personal information in this way. Chances are high that they're not – most reputable companies will not ask you to update your personal information online or over the telephone.

Quick Tips

If you suspect that you have given your personal information to someone who shouldn't have it, take these steps to protect yourself:

Call your bank immediately to change the numbers of your bank accounts.

Call your credit card company immediately to cancel your credit card and have a new one issued with a different number.

Contact Reporting Economic Crime Online (RECOL) at www.recol.ca. RECOL is a partnership between provincial, federal and international law enforcement agencies who are interested in learning about and investigating complaints of economic crime.