

# WHAT YOU NEED TO KNOW ABOUT Telemarketing Fraud



MINISTRY OF **CONSUMER SERVICES**  
[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)



Ontario's **Ministry of Consumer Services** works to educate, empower and protect consumers so they can be confident and informed when buying goods and services in this province.

## What is Telemarketing Fraud?

The telephone rings. A telemarketer says you've won a dream vacation or a cash prize. These calls are not only intrusive and annoying, they are often made by people who are trying to cheat you.

Phony telemarketers cheat Ontario consumers out of millions of dollars each year. While you may not be able to avoid all unsolicited calls, you can learn how to spot the ones that may be a fraud.

## How Do They Work?

Phony telemarketers have many different scams. One of the most common is the bogus vacation offer.

Someone calls and says that you have won a vacation. However, to claim your prize, you are told you have to pay a processing fee. Or you may be told that you have to enter into a timeshare agreement.

If you have not requested information or entered a contest, be very careful. The caller may be asking for a processing fee in order to get your personal banking information or they simply want the processing fee and have no intention of providing you with the vacation. Do not give out personal information such as credit card numbers or bank account numbers. Thieves can use your personal information to steal your identity.

## How Can I Protect Myself?

Remember: It's okay to simply hang up on any high-pressure or suspicious phone call.

- Never pay any kind of a fee for a prize or to claim lottery winnings.

- Never share information about your finances, bank accounts and credit cards (not even the expiry date) unless you know the person or company you are dealing with.
- Beware of high-pressure sales tactics. Reputable companies always respect your choices.
- Never send money to someone who insists on immediate payment.
- Be cautious when someone offers you a business or investment “opportunity” from an unknown source.
- Do your homework. Check out the company and its investments, products and services before buying anything or investing money.
- 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.



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# Need Help?

Find out more about telemarketing fraud.

**Telemarketing Fraud in Canada:**  
[www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm](http://www.rcmp-grc.gc.ca/scams-fraudes/index-eng.htm)

**Reporting Economic Crime Online**  
[www.recol.ca](http://www.recol.ca)

**The Canadian Anti-Fraud Call Centre (PhoneBusters)**  
 1-888-495-8501  
[www.phonebusters.com](http://www.phonebusters.com)

**Canadian Radio-television and Telecommunications Commission**  
 1-877-249-CRTC (2782)  
[www.crtc.gc.ca](http://www.crtc.gc.ca)

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## HERE TO HELP

**Visit our website at:**  
[www.ontario.ca/consumerservices](http://www.ontario.ca/consumerservices)

**Call us:**  
 Greater Toronto Area  
**416-326-8800**  
 Toll-free at  
**1-800-889-9768**

**TTY** (for those who are hard of hearing)  
 Greater Toronto Area  
**416-229-6086**

TTY toll-free  
**1-877-666-6545**

**Email us:**  
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