

# SCAM PREVENTION FOR SENIORS



## • INFORMATION RESOURCE GUIDE

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# FINANCIAL CRIME

*STOP and THINK before crooks DASH with your CASH.*

There is nothing in this world so urgent, that you **MUST** send money immediately. **STOP**, slow down, think about what's going on, and seek help from a trusted source.

Remember, no legitimate organization (police, government agencies, Canada Revenue Agency) will ever ask for payment using bitcoin, gift cards, gold or cash – nor will they ever send someone to pick it up.

If you think your financial security has been breached or you believe your identity has been stolen, you can register with either of Canada's national credit bureaus.

Some important phone numbers:

Equifax | [www.equifax.ca](http://www.equifax.ca) | 1-800-465-7166

Transunion | [www.transunion.ca](http://www.transunion.ca) | 1-800-663-9980

# BAIL SCAMS

Bail scams prey on a grandparent's love and concern for a grandchild. It has become one of the **top ten scams** in North America.

## How does it work?

You may receive a call from someone claiming to be a lawyer, police officer, or government official – or perhaps it is your grandchild, niece, or nephew. There has been a car accident or they are in jail, and they urgently need money.

They may ask you not to discuss it with anyone, including a bank teller. They will send an “official” to your home to pick up the money, or you might be asked to courier it out of province.

The pressure to act quickly, along with confusing instructions, can make it hard to focus and rationalize what is happening.

## What do I do if I get a call?

**HANG UP!** Call your grandchild and another family member or person you trust, to ensure they are safe.

- Always be skeptical of anyone calling asking for money regarding an emergency.
- You can confirm the details through a trusted third party, such as your other children or family members.
- Do not trust the suggestion of a “gag” or “non-disclosure order,” or a person on the phone telling you to go to the bank and make up a story about why you need the money.
- Call your local police if you are at all unsure.

**If the scammers have your address**, and are sending someone to your home to pick up money, or if you feel your immediate safety is threatened in any way, please call 911 to report a fraud in progress.

**If you did not lose money**, contact the Canadian Anti-Fraud Centre toll-free at 1-888-495-8501 or online at <https://www.antifraudcentre-centreantifraude.ca/>.

If you have lost money and are a resident of Vancouver, call the non-emergency line at 604-717-3321 to report the fraud.

# DISTRACTION THEFTS

Distraction thefts occur when suspects distract their victims to steal jewelry, money or other items of value. Thieves typically target elderly people in residential neighbourhoods.

## Some of the ways distraction theft works...

- The suspects offer to sell you jewelry, that is later determined to be fake.
- The suspects want to “thank you” or “bless” you with hugs while placing jewelry over your neck, wrists, and/or fingers.
- At the same time, the suspects remove your authentic jewelry. Often victims do not notice this has happened until later.
- The suspects may watch you input your bank PIN, and then distract you when you return to your vehicle, while an accomplice steals your wallet.
- Suspects often use rental vehicles and they appear to be travelling as a family with small children. They may appear desperate and claiming they need cash quickly.

## Remain vigilant and alert.

The **majority of distraction thefts happen** on the street when victims are out for a walk, and increase during the summer months.

The **majority of distraction theft victims** are between 58 and 90 years of age.

The best way to avoid becoming a victim of distraction theft is to be cautious of strangers getting close to you or asking for your help.

- Protect your personal space and do not let strangers touch or hug you.
- Remain vigilant at all times, even when watering your garden, in your vehicle, or when you are simply out for a short walk.
- Keep your CVV (PIN on the back of your credit card) concealed or covered at all times.
- If you think you have been the victim of distraction theft, call 911 immediately, and try to memorize or write down their licence plate.

# Cybercrime Awareness for Seniors: Protecting Your Digital Life

## Fortify your email: The gateway to your digital world

Your email account is like the front door to your online life. If someone gains access to it, they can reset passwords and take over other accounts you have. Here's how to keep it locked down.

### 1. Use multi-factor authentication (MFA)

This adds an extra layer of security by requiring not just a password, but also a second form of identification like a text message or an authentication app. The good news? Once you set it up on a trusted device, you usually won't have to enter the code again. If you have a tech-savvy family member or friend, they can help you set it up. After that, you'll only need to enter the code when logging in from a new device or once a month, depending on your settings.

**Minimum requirements:** If MFA sounds too complicated, at the very least use a unique, complex password for your email that you don't use anywhere else.



# Cybercrime Awareness for Seniors: Protecting Your Digital Life *(cont'd)*

## 2. Diversify your passwords: One key doesn't fit all locks

Using the same password for multiple accounts is like having one key for every lock in your life – unsafe and risky.

Here's how to manage multiple passwords:

- **Use a password manager:** These are secure digital vaults that store and manage your passwords. You only need to remember one strong master password.
- **Old-school alternative:** If technology isn't your thing, write down your passwords in a paper notebook. Keep this notebook in a secure place, like a locked drawer.

# Looking to host a Senior Scam Prevention info session at your desired location?

If you are interested in having the VPD Scam Prevention team present to a group of 50 or more, please email any of the following organizers to get more information or request a session.

- Sergeant Rita Raj  
[rita.raj@vpd.ca](mailto:rita.raj@vpd.ca)
- Detective Constable Julie Gilmore  
[julie.gilmore@vpd.ca](mailto:julie.gilmore@vpd.ca)
- Constable Rob Dairon  
[robert.dairon@vpd.ca](mailto:robert.dairon@vpd.ca)
- Detective Constable Mariya Zhalovaga  
[mariya.zhalovaga@vpd.ca](mailto:mariya.zhalovaga@vpd.ca)

# NOTES:



# HELP US HELP YOU PREVENT FRAUD



**PHONE SCAMS**



**BAIL MONEY SCAMS**



**DISTRACTION THEFTS**



**CYBERCRIME**