



GRANDPARENTS SCAM : TELEPHONE FRAUD USED TO TARGET SENIORS

The Montreal Police would like to warn senior citizens about a type of fraud that is targeting them in particular, called the Grandparent scam.

The strategy used is the following:

- The fraudster contacts the senior citizen claiming to be a family member in distress.
- They ask if the senior recognizes who is calling.
- Once the senior responds with the name of the person they believe is on the phone. The fraudster then assumes that identity to gain the trust of the senior citizen and give validity to the call.
- Typically, the fraudster will say that they are in some sort of trouble and urgently need money to resolve their emergency. Examples – International trouble, claim to be stuck in a foreign country needing money to get back home, Legal trouble – they have been arrested and need bail money, Medical trouble – they've been in an accident and have been injured or injured someone else.
- In all the scenarios they will stress the urgent need for money to fix their problem.
- They will then ask for a bank transfer or cash to be sent. They may also arrange for a stranger to retrieve the money in person, claiming it is their lawyer who is helping them with their predicament.
- These fraudsters play on the emotions of the senior citizen using the urgency of the situation to help their loved one in order convince them to hand over the money.
- The fraudster will always insist that the senior citizen not tell anyone about the situation (and will even offer them excuses to give if anyone asks, why they are withdrawing such a large sum of money).

The Montreal police would like to offer some advice to senior citizens to avoid falling victim to this type of fraud.

Prevention Tips:

- Be aware of fraudulent scams by visiting the **Canadian Anti-Fraud Centre** web site [Scams by A-Z index - Emergency](#) .
- Be vigilant when receiving calls from someone who asks "Do you know who this is?" Do not answer, rather ask them to identify themselves to you.
- If the caller claims to be a family member, ask them a personal question that only that family member would know, ex. Where you were born or ask about a specific family memory.
- Ask the caller to provide a number where they can be reached so you can call them back or ask them to call you later in order to give you ample time to make some inquiries about the validity of the call. Whenever in doubt, hang up.



- Always take the time to verify any information given over the phone by contacting a family member, a trusted friend or your local police station. Especially, when the caller has instructed you not to do so.
- Never transfer or give money to the caller, regardless of how dire and urgent they are making the situation sound.
- Always remember no one can oblige or force you to give them money. You always have the right to say NO, even to a family member.

TO OBTAIN ASSISTANCE OR TO REPORT A FRAUD

If you have been a victim of fraud, you can report the fraud at your local police station. To communicate with your neighbourhood station for information by phone dial 514-280-0101, for all other emergencies dial 9-1-1.

You can also contact the Canadian Anti-Fraud Centre to report a fraud by calling 1-888-495-8501 or directly online via their web site : antifraudcentre-centreantifraude.ca