

INTERNET SCAMS... WATCH OUT!¹

A lot of Internet scams take place without the victim even noticing. You can greatly reduce the chances of being scammed on the Internet if you follow some simple precautions.

WHAT TO LOOK FOR

Scammers can use the Internet to promote fraud through unsolicited or junk emails, known as **spam**. Even if they only get a handful of replies from the millions of emails they send out, it is still worth their while. Be wary of replying, even just to “unsubscribe”, because that will give a scammer confirmation that they have reached a real email address.

Any email you receive that comes from a sender you do not know, is not specifically addressed to you, and promises you some benefit is likely to be spam.

Malicious software—also referred to as malware, spyware, key loggers, trojan horses, or trojans—poses online security threats. Scammers try to install this software on your computer so that they can gain access to files stored on your computer and other personal details and passwords.



Scammers use a wide range of tricks to get their software onto your computer. They may trick you into clicking on a link or pop-up message in a spam email, or by getting you to visit a fake website set up solely to infect people’s computers.

Phishing scams are all about tricking you into handing over your personal and banking details to scammers. The emails you receive might look and sound legitimate but in reality genuine organizations like a bank or a government authority will never expect you to send your personal information by an email or online.

Scammers can easily copy the logo or even the entire website of a genuine organization. So don’t just assume an email you receive is legitimate. If the email is asking you to visit a website to “update”, “validate” or “confirm” your account information, be sceptical.

Delete phishing emails. They can carry viruses that can infect your computer. Do not open any attachments or follow any links in phishing emails.

Online auctions and **Internet shopping** can be a lot of fun and can also help you find good deals. Unfortunately, they also attract scammers.

Scammers will often try to get you to deal outside of online auction sites. They may claim the winner of an auction that you were bidding on has pulled out and offer the item to you. Once you have paid, you will never hear from them again and the auction site will not be able to help you.

! PROTECT YOURSELF	
REMEMBER	If you choose to shop online or participate in online auctions, make sure you know about refund policies and dispute-handling processes, and be careful that you are not overcharged. Also, you may want to use an escrow service, such as PayPal. This service will hold your payment and only release it to the seller once you have confirmed that you received what you paid for. There is usually a small fee for this service. A legitimate bank or financial institution will never ask you to click on a link in an email or send your account details through an email or website.
CAUTION	Never buy from bidders with poor ratings on auction sites, and do your best to ensure that you are only making purchases from genuine shopping sites. Never provide your personal, credit card or account information unless you are certain the site is genuine.
THINK	Don't reply to spam emails, even to unsubscribe, and do not click on any links or call any telephone number listed in a spam email. Make sure you have current protective software or get advice from a computer specialist.
INVESTIGATE	If an email or pop-up offers you a product or service that genuinely interests you and it seems reasonable, be sure that you understand all the terms and conditions and costs involved before making a purchase or providing your details.
ASK YOURSELF	By opening this suspect email, will I risk the security of my computer? Are the contact details provided in the email correct? Telephone your bank or financial institution to ask whether the email you received is genuine.

¹ Source : Competition Bureau Canada (2012). Internet Scams, The Little Black Book of Scams. Your guide to protection against fraud. Ottawa : Canadian Edition, 8-9.