
Five ways to avoid a scam

There's nothing new about scams, fraud or stealing personal information, but it does seem that for every new convenience technology provides, a new scam appears. Protecting yourself might not always seem easy, but with a few helpful tips, and occasional reminders about the latest or most common scams, you can reduce the risk significantly.



1. Don't get caught by "phishers"

"Phishing" is a common online scam designed to trick you into providing personal information that can be used to rip you off or steal your identity. Scammers send you an unsolicited email that, at first glance, may appear to legitimate. Typically, the email will say there's some "problem" that requires your "urgent attention" and provides a link to a fake website, which requests your personal information. Remember, you should never provide personal information such as credit card numbers, passwords, date of birth or social insurance numbers, in response to an unsolicited email.

2. Practice safe surfing

Of course, not every email or website is a scam. For example, you may receive an email from a trusted

service provider, reminding you to pay your bill online, and providing a link to their website.

If you're unsure whether the email or website is legitimate, reopen your browser and type in the company's website URL in the address bar yourself. Before entering any financial information, look for the lock icon on your browser and ensure the URL in the browser address starts with "https."

Avoid using public computers, keep your computer protection software up to date, choose effective security questions, and change passwords and PINs on a regular basis. Remember, if you're unsure about a website, you can always phone a company to verify using a phone number you know is legitimate.

3. Don't buy under pressure

Someone with a clipboard is knocking on your door. Your first instinct may be to pretend no one's home. But if you do open the door (or pick up the phone) and find yourself being asked to buy something or donate to charity, be careful. It could be a scam. If you are interested, don't commit on the spot, or provide any

financial information such as your credit card number, especially if you're being pressured. You can always take the time to make your decision and research a company or charitable organization to ensure it's legitimate.

4. Invest with care

There are no guaranteed get-rich-quick schemes, and "secret" shortcuts to wealth or "hot tips" are also very likely scams. These scams are often about stealing money from you, or obtaining your personal information. Salespeople that pressure you to sign or invest immediately could be perpetrating a scam. When investing, it's best to work with someone you know who works for a reputable company.

5. Educate yourself

It seems like there's a new scam every day, whether it's an unusual request that seems "too good to be true" or someone using a hidden camera to steal your PIN. Learn about some of the most common scams by checking out *The Little Black Book of Scams*, published by The Competition Bureau of Canada, at www.competitionbureau.gc.ca.



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