

Frauds and Scams

by Leanne Taylor, Caregiver Support Coordinator, Northern Region

During the pandemic the virtual world has become more of a necessity for communication, shopping, learning, and more. This means that scammers have been busy. I'd like to share some of the cybercrime and online scams that have been reported.

Gift Card/Business Email Compromise

This scam involves a criminal either gaining access to an email account, or creating a nearly identical email account. The criminal will then email the victim, pretending to be someone they know asking them to purchase gift cards. Once the gift cards are purchased, they ask for pictures of the redemption codes. Similar scams will involve sending money to an account that is different from their normal account. Anyone requesting funds in the form of a gift card is likely trying to scam you.

Remote Access Scams Involves victims receiving a pop-up window on their computer advising them that their computer is infected with a virus and to contact the number in the window. When the number is called, they pretend to be either an employee of a company (such as Microsoft), a bank representative or law enforcement. They then will ask the victim to download software, this gives the scammer remote access into the victim's computer. Once remote access is obtained, the scammer can potentially install malware, steal personal documents, and access bank accounts. These types of pop-ups are always a scam. If you are unsure, you can contact the supposed company/agency at their legitimate business number that can be found by using an internet search engine. Never allow anyone access to your computer unless you are sure the person has a valid reason to access your computer. If you suspect your computer has been compromised, the safest thing to do would be to seek out a reputable computer repair business.

Loan Scam Several instances of this scam have been reported in Nova Scotia. Typically, the victim applies for a loan at a non-



traditional financial institution (often out-of-country). The criminals will ask for some or all the loan interest upfront. Once the victim sends the money the criminal ceases all communication without providing the loan. Research and unbiased reviews should be done for any financial transactions online. It is suggested that people stay away from, or at least be very cautious of, non-traditional businesses offering loans where traditional financial institutions won't, with rates that seem too good to be true, or unusual loan conditions.

Intimate Image/Romance Scams

Throughout the pandemic more people have transitioned to online relationships, oftentimes with people from outside their community or country, whom they've never met in person. There are scams taking place because of this, people are being scammed out of money, sometimes large amounts or being threatened that someone will share an intimate image to family or friends if they do not receive payment. With romance scams, the victim believes they have met someone online who they can have a relationship with, the scammer takes the time to build trust, they communicate by phone or online but are never available for face-to-face interactions. Once the scammer has built a relationship with the victim they will ask for loans often giving heartbreaking stories why they need money to help them, and the victim will send money, but unfortunately this person does not exist. The victim does not get back the money they have sent.

Unfortunately, there are many more scams and frauds that are happening, and the scams above are happening here in Nova Scotia. If you believe you or anyone you know has fallen prey to any online scams or frauds, contact your local police or RCMP detachment or call crime stoppers toll free 1-800-222-8477.

Take Care of one another and above all stay safe!

Caregiver Support Groups

Many of our Support Groups across the province have transitioned back to in-person meetings, and those that are still happening virtually will be transitioning soon in the new year. We have a new Hybrid Support Group (telephone + virtual) starting in January. This will be open to any caregiver in NS not able, or wanting, to attend in-person groups. It will take place on the third Thursday of the month at 6:30 pm, facilitated by Caregiver Support Coordinator, Catherine Parent. Contact us at 1.877.488.7390 to learn more.