

PHONE SCAM SAFETY FOR SENIORS

Stay calm, stay safe, and protect your money and personal information



Remember: A real organization will not pressure you to act immediately. Slow down, hang up, and verify independently.

Common Warning Signs & What Scammers Say

Common Warning Signs	What Scammers Often Say
<ul style="list-style-type: none">• They create fear, panic, or urgency.• They ask you to stay on the phone while you move money.• They ask for a password, PIN, one-time code, SIN, or banking details.• The caller ID looks real, but the call feels wrong.• They tell you not to talk to family, your bank, or the police.	<ul style="list-style-type: none">• "Your bank account has been compromised."• "Your grandson is in trouble and needs money now."• "You owe taxes or fees and must pay today."• "Press 1 to avoid arrest, suspension, or losing benefits."• "Give me the code we just texted you so I can verify your identity."

What To Do During a Suspicious Call

1	Stop the conversation. You do not need to be polite to a scammer.
2	Say one sentence: "I do not give information over the phone. I will call back using an official number."
3	Hang up. Do not press buttons. Do not call back the number on screen.
4	Verify on your own. Use the number on the back of your bank card or an official website you type yourself.
5	Tell someone you trust. A family member, caregiver, bank branch, or community staff can help you check.

Never share by phone:

- Bank card number or online banking password
- One-time security code sent by text or email
- PIN, Social Insurance Number, or full date of birth
- Copies of ID, remote access to your device, or gift card numbers

Keep-by-the-phone script:

"I do not make payments or share personal information on unexpected calls. I will hang up and contact the organization myself."

If You Already Gave Information or Sent Money

- Call your bank or credit card company immediately using the number on your card.
- Ask the bank to freeze cards, stop transfers, or watch for suspicious transactions.
- Change passwords for banking, email, and important accounts from a safe device.
- If someone got remote access to your device, disconnect from the internet and get technical help.
- Report the scam even if you are embarrassed or did not lose money. Reporting helps protect others.


Where To Report in Canada

Who to Contact	Why
Your bank or credit card provider	Lock accounts, cards, and suspicious transactions right away.
Local police or 911 in an emergency	If in immediate danger or money theft is happening now.
Canadian Anti-Fraud Centre (CAFC) 1-888-495-8501 reportcyberandfraud.canada.ca	Report fraud, attempted fraud, or identity theft in Canada.
Canada Revenue Agency Use official CRA scam pages on Canada.ca	If caller claims to be from CRA, hang up and verify using official CRA contact info.

Good habits: Let unknown numbers go to voicemail. Discuss unusual calls with a trusted person before acting. Keep emergency numbers near the phone. **Most important: urgency is a warning sign, not a reason to comply.**

GOLDEN RULE

Golden Rule: If a caller pressures you for money, personal information, or immediate action, hang up and verify it with a trusted person or official number.

 **Questions? Get in Touch!**

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