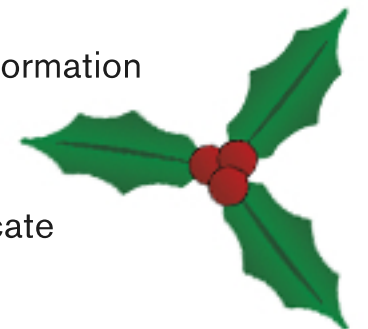


12 Scams of the Holidays

Egg nog, twinkle lights and holiday scams. It's that time of year again!

From phishing scams to fake online retailers, it's important to protect against fraud and keep your money and personal information safe this holiday season.

Banks have multiple layers of security to protect your financial transactions and personal information. They also help educate Canadians on how to stay safe. Here's a quick checklist of the 12 scams of the holidays to watch out for:



1

Romance scams:

Scammers take advantage of those looking for partners, often through dating apps and social networks. Tips to avoid becoming a victim: cba.ca/avoiding-the-romance-scam



2

#SCAM – social media scams:

Be wary of phony contests and people pretending to be friends or family members asking you to send them money for the holidays.

3

Fake charities:

The holidays are a time for criminals to take advantage of Canadians' generosity. Before donating, check the Canada Revenue Agency's website for a [searchable list](#) of registered Canadian charities to ensure donation requests are legitimate.

4

Fake retailers:

Reputable companies will only ask for credit card information once a transaction has been initiated. Stick to well-known retailers when shopping online. More tips here: cba.ca/online-shopping-scams-during-the-pandemic



5

Fake websites:

When shopping online, look for a closed padlock located in your browser or at the bottom of your web page or a website address that reads <https://> rather than <http://> to ensure you're sharing sensitive information through a secure connection.



6

Phishing scams

Be on the alert for suspicious emails and texts that contain demands, threats and warnings. More on how to spot a phishing scam: cba.ca/how-to-spot-a-phishing-scam

7

Shipping notification scams:

Be suspicious of any shipping notification emails you receive that don't look quite right as they may contain a virus. www.canadapost.ca has more tips.



8

Free WiFi scams:

Avoid the temptation to connect to free WiFi while out holiday shopping or if you do, never enter personal or financial information as the connection may be run by scammers. More tips here: cba.ca/wifi-hotspot-scam

9

Holiday SMSing:

Never provide sensitive information through text messages and delete texts asking for account verifications.



10

Malicious mobile holiday apps:

Only download apps for your smart phone or tablet from reputable app stores and retailers. More tips here: cba.ca/fake-app-scam

11

Gift card scams:

Only purchase gift cards from reputable retailers. And don't get scammed by demands for gift cards as payment for a bill or debt. More tips here: cba.ca/gift-card-demands-scam



12

Grandparent scams:

Targeting seniors, criminals will start a phone call with "Grandma/Grandpa? Do you know who this is?" Thinking it's one of their grandchildren, the victim will respond and the fraudster will say they're in trouble and ask for money. More tips here: cba.ca/grandparent-scam



Happy Holidays