

# seniors first BC

## What To Do if You've Fallen Victim to a Scam

Scammers target seniors and are highly skilled. It can be hard to identify scams, and it's scary to try to figure out what to do after falling victim to one. If you have fallen victims to a scam or financial fraud, you may feel shame and embarrassment, but you shouldn't. Scams are convincing and difficult to identify. **It is never the victims fault for being scammed.**

Scammers and fraudsters can strike by phone, email, door-to-door sales, fake charities, and on social media. Seniors First BC is a great resource for learning more about scams and has recently compiled a [resource list](#) on scams and fraud during COVID-19.

### How do I tell if I have fallen victim to a scam?

It's important to keep a close eye on your finances and learn more about scams in order to identify any fraudulent activity. Check your bank account statement regularly to catch any suspicious purchases. If you see any suspicious purchases that you do not remember making, you have likely fallen victim to a scam.

### I think I have been scammed. What should I do?

It can feel really overwhelming and you may not know what to do next. You will have to contact several organizations to resolve the situation. Try your best to stay calm; these organizations are there to help you.

1. **Stay calm and remember that it's not your fault.** This is a really stressful experience. Try to collect your thoughts before jumping into action.
2. **You are not alone.** The next several steps may take a lot of energy. This can be really difficult, so **use your community for support.**
  - If it will help you feel better, reach out to a trusted friend or family member.
  - If you don't feel comfortable reaching out to friends or family, you can always call [SAIL](#). The SAIL number is 604-437-1940 or 1-866-437-1940. Seniors First BC's trained intake workers can help connect you to the appropriate resources.
3. **Stop all communication with the scammer.** You won't be able to recover money from them and continuing communication could make the problem worse.

4. **Gather all the information you have related to the scam.** This is important for filing police reports or proving fraud to your financial institutions. Key information includes:
  - Messages, texts, and emails with scammers
  - Documents, receipts, and bank statements
5. **Contact your bank and other financial institutions** as soon as possible. Call your bank directly and ensure you do the following:
  - Place a flag on all your accounts in case scammers try to make purchases
  - Change your banking passwords
  - Cancel your banking cards and receive new ones
  - Report the scam to credit agencies, so the scam doesn't affect your credit score. To do so, contact [Equifax](#) (1-800-465-7166) and [TransUnion](#) (1-800-663-9980).
6. **Change all other passwords that may have been affected.** After changing your banking password, make sure you change other accounts that the scammer may now have access to. This may include your social media and email.
7. **Report the scam to the [Canadian Anti-Fraud Centre](#).** Their call centre is currently closed due to COVID-19, but you can report the scam online.
8. **If your social insurance number was stolen, contact Services Canada** at 1-800-206-7218
9. **File a police report by calling your local police department's non-emergency number.**
  - Victim Services can provide emotional support, connections to community resources, and, in some cases, victim's compensation.  
You can call [VictimLink BC](#) at 1-800-563-0808.

It's really scary to be the victim of a scam, but your community is here to support you. Remember that it's not your fault and there are many people and organizations that are here to help.

## Reference List

- [Canadian Anti-Fraud Centre](#)
- [Canadian Anti-Fraud Centre—What to do if you're a victim of fraud](#)
- [Government of Canada—What to do if you become a victim of fraud](#)
- [Better Business Bureau](#)
- [Consumer Protection BC](#)
- [RCMP Internet Safety Resources](#)
- [Victims Info.ca Fraud and Identity Theft](#)
- [Seniors First BC Fraud Resource List](#)

## CONTRIBUTOR

**Thank you to our volunteer Margaret Ovenell for writing this article!**