

## E?mail fraud

Caveat Emptor. It's Latin, and it means "Let the buyer beware". It's more than just good shopping advice, it should be in your thoughts when you read your e-mails. Every year, Canadians are defrauded of thousands of dollars through the Internet.

Common to most fraudulent e-mails are three things: greed, vanity or sympathy - we've all heard of, and many of us have received, those e-mails offering millions of dollars if you'll just help the writer get his money out of a foreign bank by giving him your banking information. There are online dating scams, where you might be approached through a dating website, swept off your feet with romantic promises, then asked for money to help your new friend replace a passport, a visa, or get a loved one out of jail. Then there are those seemingly panicky e-mails from a real friend, explaining that they have been hurt on vacation, and asking for emergency money.

When you read your e-mails, think of these things. Does it sound too good to be true? If so, it's a scam. Real businesses never ask for money up front, or processing fees before you can claim a prize. Verify all information. Call a friend who suddenly sends you a panicked e-mail, their account may have been hacked. Never send money to someone you've only met through the Internet.

Another common scam we've been seeing is a virus that takes over your computer. It claims to be from law enforcement and puts up a screen that says your computer has been locked for illegal activities. Police will never lock your computer nor demand money over the Internet. In those cases, a good anti-virus or anti-malware program will help.

If you receive correspondence that makes you suspicious, delete it, block the sender, or call police. The government of Canada has an anti-fraud website with all the information you'll need to protect yourself against online fraud:  
<http://www.antifraudcentre-centreantifraude.ca/english/home.html>

On-line fraud. Recognize it. Report it. Stop it.