



## ADD TO CART: FRAUD VACCINE



As the pandemic continues, criminals are exploiting the environment of fear and uncertainty to develop new scams. They tend to prey on those desperate for monetary or health-related support. It's important to learn how to protect yourself and your loved ones from becoming a victim of fraud. Let's take a look at some common scams.

### Click here to purchase a COVID-19 vaccine

It shouldn't be a surprise that scams related to COVID-19 vaccines have emerged<sup>1</sup>. Some online sources and unauthorized dealers claim that they have vaccines and test kits available for sale. Remember, the only way to access legitimate vaccines and tests is through clinics organized by your local public health authority in collaboration with Canada's federal, provincial and territorial governments. Your family physician or local health care providers are great resources if you have questions or concerns. You can also find more resources on the [Government of Canada's official website](#).

#### *Tips:*

- Ignore texts and emails offering financial relief or government assistance and compensation.
- Hang up on robocalls (featuring a recorded message rather than a live person) and don't press any numbers on your keypad—this may lead to more calls.
- Keep in mind, fraudsters use illegal robocalls to pitch fake COVID-19 treatments, or schemes that promise high income while working from home<sup>2</sup>.

### Identify real versus fake online discounts

It's no surprise that we're increasingly using the internet to shop. This has resulted in a spike in online purchase scams<sup>3</sup>. A popular one: fraudsters advertise high-demand products at a deep discount to entice buyers to purchase from them.

**Tips:**

- Shop at known merchants and verify deals before placing an order. If it sounds too good to be true, it probably is.
- Look for these signs to confirm a website is secure and will encrypt your data:
  1. A “padlock” icon located at the top of your browser window
  2. “HTTPS” appears in the address bar
- Act cautiously when opening email attachments from unknown senders as they may contain malicious software.
- If you catch misspelled words or grammatical mistakes in an official-looking email, it likely originated from a suspicious source.

## Keep your card details out of reach

Did you know that fraudsters can perform unauthorized transactions online without having access to your card? If you don't protect your payment information, your confidential details like cardholder name, billing address, account number and three-digit security code can be accessed through phishing scams.

**Tips:**

- Beware of unsolicited emails, text messages, telephone calls or mail requesting personal information, including PINs, passwords and account numbers.
- Enroll to receive real-time fraud alerts for suspicious debit and credit card transactions, and check your bank statements regularly for unknown activity.
- Check your credit reports periodically and advise the credit bureau of any irregularities; shred personal and financial documents before putting them in the garbage.

## Take advantage of safety features for e-Transfers

When you send money via e-Transfer using an email address or phone number, fraudsters may intercept the online transaction and divert the money to a different bank account. They do this by gaining access to the recipient's email account and guessing or obtaining the answer to the security question.

**Tips:**

- Register for Interac e-Transfer auto deposit to have funds automatically deposited and avoid the need for a security question.
- Create difficult and unique security questions that only you and your recipient will know when you're sending money. Share the answer with the recipient over a secure method of communication like a phone call.
- Don't reuse the same answer for multiple recipients.



### Let's work together to help protect your information

CIBC offers fraud prevention alerts to help manage and protect your account. When you enroll, you'll receive real-time alerts for suspicious debit and credit card transactions. You can also check your credit score instantly using the CIBC Mobile Banking App for free with no impact to your score. The sooner you're able to spot unusual activity, the more likely you'll be able to prevent financial damage.

Visit the new [CIBC Privacy and Security page](#) and read [The Little Black Book of Scams](#) to learn more. Remember, we all have a part to play in preventing fraud.

<sup>1</sup> <https://antifraudcentre-centreantifraude.ca/features-vedette/2020/covid-19-eng.htm>

<sup>2</sup> <https://www.ftc.gov/coronavirus/scams-consumer-advice>

<sup>3</sup> <https://www.bbb.org/article/news-releases/23276-bbb-research-shows-spike-in-online-purchase-scams-since-covid-started>