The law is on your side

Strict Penalties for Scammers

The Law: Criminal Code, Section 380
What it means: Fraud is a major crime in Canada. If a scammer steals more than $5,000, they can face up to 14 years in prison.

Extra Protection for Seniors

The Law: Criminal Code, Section 718.2
What it means: Canadian courts must hand down harsher sentences to criminals who specifically target older adults due to their age, isolation, or vulnerability.

A Dedicated Anti-Fraud Agency

The Law: Canada's National Anti-Fraud Strategy
What it means: The government has launched a nationwide strategy that includes creating a new Financial Crimes Agency. This team focuses strictly on hunting down online scammers and taking back stolen money.

Your Rights as a Victim

The Law: Canadian Victims Bill of Rights
What it means: If you are targeted by a scam, you have the legal right to receive clear information, to be protected from retaliation, and to have your voice heard throughout the entire justice process.

Helplines and Support

- **Canadian Anti-Fraud Centre:** 1-888-495-8501
- **Seniors Safety Line:** 24 hours, 7 days, 150+ languages: 1-866-299-1011
- **Advocacy Centre for the Elderly (ACE):** free legal help for seniors 60 and over: 416-598-2656
- **Law Society Referral Service:** free 30-minute lawyer consultation: 416-947-5255
- **Office of the Public Guardian and Trustee (Ontario):** 416-327-6348
- **Toronto Seniors Helpline:** crisis support and connection to services: 416-217-2077
- **911:** If you are in immediate danger

For more information, connect with us online:

(825) 333 3900
operations@thefei.ca

The financial literacy initiative
thefei1
www.thefei.ca

Reporting Fraud & Your Legal Protections in Canada

The Senior Shield

Preventing Financial xploitation for Seniors

Funded by the Government of Canada's New Horizons for Seniors Program | Canada

The Financial Empowerment Initiative

If someone has taken your money or personal information, you have rights and support. Fraud can happen to anyone. Reporting it quickly can help protect you and others. This guide will help you know what to do after a scam, understand your rights, learn where to report fraud, and access support and recovery services.

Please report it, even if you feel embarrassed

Scammers are professional criminals. You did nothing wrong by trusting someone. Fraud losses in Canada continue to rise every year. Yet only 5 to 10 percent of fraud is ever reported to authorities. That silence is exactly what criminals count on.

Reporting quickly also gives you a real chance to recover. Banks can sometimes freeze or reverse transactions, but only when told right away. Reporting fraud may help stop scammers from targeting other seniors and community members. Many intelligent and careful people have experienced fraud. Scammers are trained to manipulate trust, fear, and urgency.

5 steps

to take right away if you feel you have been scammed

1. **Stop all contact.** Do not send more money or share more information. If someone is pressuring you to act fast, that pressure is a warning sign.

2. **Call your bank immediately.** Use the number on the back of your card. Ask them to flag your account, reverse suspicious transactions if possible, and give you a reference number.

3. **Write everything down.** Note who contacted you, what they said, the date, the amount involved, and any messages or emails. Do not delete messages. This is your evidence.

4. **Tell someone you trust.** A family member or caregiver can help you make the right calls and make sure no one misleads you further.

5. **Secure Your Accounts**
   - □Change passwords immediately
   - □Enable account alerts
   - □Review recent activity
   - Ask your bank to monitor suspicious activity

Canadian Anti-Fraud Centre (CAFC)

What they help with: This is Canada's main agency for reporting fraud. They will guide you on the next steps, help you connect with your bank and local police, and offer emotional support. You can report even anonymously.
Phone: 1-888-495-8501
Website: **reportcyberandfraud.canada.ca**

Local Police Department

What they help with: If money has actually been taken from you, you should file a formal police report. Many departments have dedicated Senior Support Officers trained to guide older adults through this process.
Phone: Call 911 immediately if you are in immediate danger. For non-emergencies, call your local station's main line.

Financial Consumer Agency of Canada (FCAC)

What they help with: If your bank is not responding to your fraud complaint, the FCAC can step in and compel them to act. They supervise all Canadian banks and protect your rights as a consumer.
Website: **canada.ca/en/financial-consumer-agency**

Credit Bureaus

What they help with: If your personal information (like your Social Insurance Number or date of birth) was shared, contact these agencies immediately to place a fraud alert on your file. This stops scammers from opening new accounts in your name.
Equifax Phone: 1-800-465-7166
TransUnion Phone: 1-800-663-9980