



## Scam Alert: Know Before They Call, Text or Email

Side 1 of 2: Digital Scams — Quick-reference guide for Canadian seniors

SIDE 1 OF 2

### AI Voice & Grandchild Scams

MOST COMMON



#### What it sounds like

"Grandma, it's me — I'm in trouble. Don't tell anyone." Voice may be AI-cloned from social media.



#### AI can clone a voice in seconds

Even 3 seconds from Facebook or TikTok is enough. It sounds completely real.



#### Hang up — call your saved number back

Never use a number they give you. Set up a family code word only real family members know.

### Fake CRA & Government

CANADIAN-SPECIFIC



#### What they say

"You owe back taxes — pay now or be arrested."  
Or: "Click here for your CRA refund."



#### The CRA never demands gift cards or sends links

No threats, no clickable links in texts or emails, no aggressive language. Ever.



#### Hang up or delete — call CRA at 1-800-959-8281

Always look up the number yourself. Never use a number they give you.

### Fake Microsoft & Apple

VERY COMMON



#### What it looks like

A pop-up, call, text or email: "Your computer has a virus — call this number now."



#### Microsoft and Apple never contact you first

No unsolicited calls, texts, pop-ups or emails. Ever. Close it, hang up, or delete.



#### Do not click links or call numbers they give you

Once they have remote access they can steal passwords and banking info.

### Bank & Financial Fraud

HIGH RISK



#### What they say

"We need to move your money to keep it safe."  
Or: "Suspicious activity — verify your account."



#### Real banks never ask you to click a link

Your bank will never text asking you to log in, transfer funds, or share your PIN.



#### Hang up — call the number on your bank card

That number is always real. Never share your PIN, password, or one-time codes.

## The Golden Rule: SLOW DOWN before sending money or sharing anything.

Scammers create urgency to stop you thinking clearly. A genuine emergency never requires gift cards or wire transfers in the next five minutes. Hang up, delete it, and call someone you trust.

**911**

Police / Fire / Ambulance

**1-888-495-8501**

Canadian Anti-Fraud Centre

**416-808-2222**

Toronto Police Non-Emergency  
Landline — or \*877 on mobile

For general awareness only — not legal or financial advice. If targeted, contact your bank, police, and the CAFC at 1-888-495-8501. The Lady Tech assumes no liability for fraud losses.

Side 1 of 2 • Last Updated: June 2026 • Visit [theladytech.ca/scam-resources](https://theladytech.ca/scam-resources) for the full list.



## Scam Alert: When They Come to Your Door

Side 2 of 2: In-Person & Neighbourhood Scams — Stay protected at your door

SIDE 2 OF 2

### Fake Roofer Scams

VERY COMMON



#### What they say at your door

"We noticed your roof looks damaged. We can fix it today — cash only."



#### Cash upfront, then they disappear

No licence, no written quote, no paper trail. The urgency is deliberate.



#### Never hire on the spot

Get 3 written quotes. If they won't give you time to decide, walk away.

### Fake Hydro & Utility

HIGH RISK



#### What they say at your door

"I'm from Toronto Hydro — I need to inspect your meter inside your home."



#### Real utility workers book in advance

Scammers use fake ID to gain entry. Their goal may be theft or a high-pressure sale.



#### Keep door closed — verify first

Call the utility yourself using a number you look up. You can always refuse entry.

### Lottery & Prize Scams

VERY COMMON



#### What they say

"You've won a prize! We just need a small fee to release it to you."



#### You can't win a contest you didn't enter

Legitimate prizes never require upfront payment. That fee is the scam — and they will ask for more.



#### Never pay a release fee. Close the door.

Report to the Canadian Anti-Fraud Centre: 1-888-495-8501 • antifraudcentre.ca

### The Door Rule: You are always allowed to say NO and close your door.

You don't owe a stranger an explanation, an apology, or your time. Legitimate businesses don't pressure you on your doorstep. If something feels wrong, it probably is. Close the door and call someone you trust.

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