

HLCA guide on how to spot email fraudsters and scammers.

HLCA guide on how to spot email fraudsters and scammers. Your HLCA directors have been made aware that some who have posted an ad on the HLCA Classifieds are receiving suspicious, fraudulent and scams. We're here to help by offering these tips which we hope will be useful and ultimately avoid one of you becoming a victim of a scam.

Signs that the email response to your ad may be a scam.

They are not from the Lake:

It's highly suspicious that a HLCA ad would receive an email inquiry from outside of our HLCA community.

They Can't Meet in Person:

Fraudsters operate remotely. This is partly because they need to cast a wide net to make money and partly for their own safety. They may have an elaborate excuse that makes them sound legitimate. Some common stories are that they work in a distant mining town, that they're a member of the military, or that they're buying a special present for a family member.

Odd Payment Requests:

Since Fraudsters don't usually meet in person, they need the money digitally. They may ask that you send them money through an untrustworthy method. Favourites include MoneyGram, Western Union, and other types of money transfer. They may also request payment through PayPal but insist that you use the Friends & Family setting so that you are offered no protection.

Scams aimed at buyers are generally simple, but there are two types:

- They ask you to pay for the vehicle before you meet up.
- They ask for a deposit for a vehicle you haven't seen.

There are 3 main types of scams aimed at sellers:

- They insist that you ship the item to them before payment.
- They send you a payment notification or receipt and ask you to transfer some funds back to them before the full payment comes through.
- They send you a fake payment notification or receipt, then ask you to transfer some of that money to a shipping company. They not only tell you which company, but what account number to use for the transfer.

Useful Resources: [Ontario Consumer Protection](#) & [Canadian Anti-Fraud Centre](#)