



## Tax Scammers! Spurious CRA Reps

You know about the Nigerian letter scam (a prince from a small Middle Eastern nation needs your account to get his riches out of the country before the 'real crooks' get it!). And you know about the telephone solicitor scams ("Did I really just win a cruise?"). But did you know there are tax-specific fraudsters out there? And just like the ones you know, these people are after every cent they can scam from you. You have to protect yourself, or you could lose everything you have! Prevention starts with education, so let's do a quick rundown.

My daughter, bless her heart, was contacted by someone claiming to be a CRA official. They told her she had lied on her OSAP application, and that she would be going to jail. She was scared. I don't know why since she knows her **MOM** is the accountant and that I wouldn't let that happen. Or would I? So, after calling the CRA (to make sure one of their agents hadn't gone rogue), I responded the way any confident, accountant-mother with a mischievous streak would. I texted my daughter, "You *are* going to jail."

As hilarious as I thought this was, I don't think this particular joke was received with the same nature it was intended. But she got back to me faster than she has before so, from my perspective, that's a tick in the win column for Mom!

Some fraud artists are very good at sounding legit and eventually getting you to give up your money, or sensitive and personal information they can use for profit. Global News reports that in 2016, 4.3 million dollars were duped from Canadian taxpayers using Canada Revenue Agency scams. So, how do you know when it's the CRA calling to get additional or clarifying information, or a scammer pretending to be a CRA rep? (Sounds a lot like a wolf in wolf's clothing, doesn't it?)

First of all, take note. Legitimate CRA representatives:

- Do not request you fill out an online form providing your personal or financial information.
- Do not request you send personal information to them by email.
- Send you a link to your refund by email or text message.
- Ask for information about your passport, health card, or driver's licence.
- Do not take payment by prepaid credit cards or gift cards.
- Always disclose their REP ID (Write it down! You can verify it with one phone call!).
- Setup an in-person meeting in a public place to take a payment.
- Do not arrest you and throw you in jail before some serious steps and communications have occurred.
- Do not seize or repossess vehicles.



If you are still unsure, ask the individual on the phone the name of your accountant. Only a CRA representative would know because it's right there in the CRA file (the legit one). Remember that the scammer could have enough personal information about you to make it believable, but they would have no way of knowing who handles your accounting.

If you have any doubts about the authenticity of the representative, arrange to phone the caller back. Make sure when you do, that you call the published CRA phone number and NOT a number given to you by the representative. A legit rep would have no problem with that request.

Do not give out your SIN or birth date or line 150 of your tax return unless you are sure the person is from CRA.

Make sure you have access to My Account or My Business Account. If you sign up for Account Alerts, you will receive an email notification if a change is made to direct deposit information or the addresses on file. See the links below to register. You don't have to be registered for online mail to access this service.

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-individuals/account-individuals.html>

<https://www.canada.ca/en/revenue-agency/services/e-services/e-services-businesses/business-account.html>

If a scammer contacts you, record the phone number, date and time of the call, and as many other details as you can. You can then contact the Canadian Anti-Fraud Center at 1-888-495-8501 with this information so that these scammers can be shut down.

Last but not least, under no circumstances should you give banking information or credit card information out to an alleged CRA representative! That's a bit of a no-brainer, but despite the warnings, people still lose their money to scammers by doing just that. If you are required to make payments to the CRA, you can do so through your bank (online or in person) as a bill payment, or you can pay via My Payment on the CRA website. <https://www.canada.ca/en/revenue-agency/services/e-services/payment-save-time-pay-online.html>

Dealing with the CRA can be intimidating for most people, and that's what tax scammers play upon. But now that you're armed with a little knowledge, you can avoid being their next sucker!