

# ELDER ABUSE

IT'S TIME  
TO FACE  
THE REALITY



CREDIT CARD FRAUD

Canada 

**Fraud is a crime. It could happen to anyone. Stay informed.**



My daughter was helping me buy gifts online with my credit card last month. When my statement came, I noticed there were purchases from designer clothing stores that I didn't remember making. When I asked my daughter about it she just laughed and said I was getting forgetful, but she's wearing new clothes from those stores.

Fraud committed by a family member is still fraud. If someone is piling up debt in your name, you could end up having to pay it all back. It could also hurt your credit rating. Ask questions. Make sure you are not responsible for someone else's purchases.

## Tips:

- Watch out for purchases on your credit card statement that you don't remember making.
- Keep your credit cards safe and your PIN secret.
- Examine your monthly credit card statements. You are protected from errors or fraud, but you have a limited time to report problems.
- Contact your bank or credit card issuer directly for information on your accounts and order your free credit report at least once a year from both credit reporting agencies.\*
- Report suspected fraud or scams to the police.

## Quiz:

The following **true** or **false** questions may help you learn more about credit card fraud.

1. If your credit card is lost, stolen or used without your permission, you should report this information right away to the credit card company.
2. Credit card issuers do not permit you to lend your credit card. Lending your card may void the consumer protections you have under laws and voluntary codes.
3. If you request an additional card for a family member, you are liable for all debt that person incurs.
4. There is no need to destroy a credit card application that came in the mail if you are just throwing it in the garbage.

1. (T) 2. (T) 3. (T) 4. (F)



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the reality.

\* In Canada the two credit-reporting agencies are Equifax and TransUnion.

**For more information:**

**[www.seniors.gc.ca](http://www.seniors.gc.ca)**

**1-800 O-Canada (1-800-622-6232)**

**TTY: 1-800-926-9105**