

# PROTECT YOURSELF AGAINST FRAUD



## Four ways to avoid investment fraud:



**Take the time to make an informed decision** – if the investment is legitimate, you should not have to invest on the spot.



**Research to understand the risks and any fees** – make sure you know how the investment works and how it fits with your financial goals.



**Get a second opinion** – from a registered financial representative, lawyer or accountant, or contact the Ontario Securities Commission (OSC) at 1-877-785-1555.



**Do a background check** – check your financial representative's registration status with the OSC or use our online search tool at [CheckBeforeYouInvest.ca](https://www.osc.gov.on.ca/CheckBeforeYouInvest)

## Six ways to protect yourself from scammers and identity theft:



**Delete unsolicited emails** – No legitimate company will ask for your personal information by email.



**Never give out personal information over the phone** – If the person claims they are from your bank or credit card company, hang up and call your financial institution at the number listed in the phone book or on their website to verify whether the call is legitimate.



**Keep your bank account and credit card information safe** – Don't give out your passwords to anyone. Shred anything with your account numbers on it.



**Be cautious when shopping online** – Only enter your credit card number on secure websites that you know are legitimate. Don't allow the site to keep your credit card information on file.



**Report lost or stolen credit cards immediately** – The sooner you report a missing credit card, the less vulnerable you'll be to false charges.



**Review your statements each month** – If you notice a charge you didn't make, report it to your bank or credit card company immediately.

### Ontario Securities Commission

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