

# Keep an eye out for scams

*Natural disasters bring out scammers – here's how to protect yourself from them*

## Preface

During natural disasters, such as wildfires in Alberta, scammers and fraudsters will attempt to take advantage of people during a time of great need and stress. These scams can take place as a disaster is occurring, or in the weeks and months afterward. Be particularly aware of scams from text, email, or telephone that seek to acquire your personal or financial information.

## Phishing scams

Phishing emails and text messages often tell a story to trick you into clicking on a link or opening an attachment. You might get an unexpected email or text message that looks like it's from a government agency or a company you know or trust, such as a bank, credit card or utility company. It might look like an online payment website or app. Often the scammers are trying to steal your identity or your money. Avoid sharing confidential personal information related to credit cards, bank accounts, social insurance number, driver's licences, addresses, and phone numbers.

**The Government of Alberta will never send you unsolicited emails, text messages, or call you by phone, to ask for your personal or banking information. These are phishing scams and if you believe you've been the target of one, contact your local police or the Canadian Anti-Fraud Centre online at: [www.antifraudcentre-centreantifraude.ca](http://www.antifraudcentre-centreantifraude.ca)**

## Evacuation payment scams

During some emergencies and evacuations, the Government of Alberta will provide assistance to impacted Albertans. Unfortunately, scammers will try to take advantage of the situation. Be on the lookout for scammers sending you a phishing text in which they "impersonate" a department or agency from the local, provincial, or federal government. With these texts, recipients are requested to share personal information or click a link.

For more information on evacuation payment assistance, please go to the [Wildfire emergency updates page](#) on alberta.ca.

## Charities raising money for wildfire evacuees

Charities raise funds to support the work they do in our communities. Your donations are important to them and here are some tips to help you be a more informed donor:

- Donate carefully. Ensure payments are made to an organization, not individuals.
- Beware of copycats. Sometimes fraudulent charities use names that are similar to well-known and respected charities. Make sure you know who you're donating to.
- Resist high-pressure requests for donation. Take the time to research and think about your decision, rather than using emotion or pressure.
- Registered charities do not accept cryptocurrency as a payment method.
- A legitimate charity or fundraiser will provide information about the charity's mission, how the donation will be used and proof that your contribution is tax deductible (if applicable). You may wish to:
- Ask the person requesting the donation for the registered charitable tax number of the charity to confirm the charity's registration information with the Charities Directorate, Canada Revenue Agency, at 1-800-267-2384, or search for the charity online at: [List of charities and certain other qualified donees - basic search \(cra-arc.gc.ca\)](http://List of charities and certain other qualified donees - basic search (cra-arc.gc.ca)) (URL: [https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/dsplyBscSrch?request\\_locale](https://apps.cra-arc.gc.ca/ebci/hacc/srch/pub/dsplyBscSrch?request_locale))

If you have any concerns about the activities of a charitable organization including their fundraising practices, call the Service Alberta and Red Tape Reduction Contact Centre toll-free at: 1-877-427-4088

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In Alberta, the [Charitable Fund-raising Act](#) and [Regulation](#) set out the rules that must be followed when charitable organizations ask Albertans for donations. A key responsibility is disclosing information to donors in accordance with the legislation.

Charitable organizations that raise, or intend to raise, \$25,000 or more per year must be registered with Service Alberta and Red Tape Reduction and provide the information in this checklist:

[https://www.alberta.ca/system/files/custom\\_downloaded\\_images/sa-checklist-during-a-charitable-solicitation.pdf](https://www.alberta.ca/system/files/custom_downloaded_images/sa-checklist-during-a-charitable-solicitation.pdf)

## Online crowdfunding

If an individual is raising funds for themselves or someone else, an online crowdfunding website or platform may be used. Examples include, but are not limited to, such sites as GoFundMe, Kickstarter, Crowdfunder or Facebook Fundraising. While many of these platforms or individuals posting on the platforms are well intentioned there may be some who are not. Before committing any money, be sure to learn as much as you can about both the organizer and the potential recipient(s) of the money. A simple web search may provide some further insight.

Here are a few warning signs to watch out for:

- the campaign's description does not identify the details of why the person needs financial assistance; descriptions that seem too long or short;
- absence of photos;
- absence of comments, or several negative comments from people who have already donated. There should be some positive comments from family and friends who would want to donate.

## Contractors doing repair or renovation work

If your property was damaged during the wildfires or other natural disasters, you may need to hire a contractor to perform repairs or renovations. This means you may be seeking out contractors, or they may approach you at your home with an offer to quote repairs. To protect yourself from contractors looking to take advantage of a disaster situation, here are some tips:

- **Make a contractor checklist.** A contract must be in writing, include a detailed description of the work to be done, and the type and quality of materials to be used. Refer to the following website to ensure you know what you are agreeing to: <https://www.alberta.ca/hiring-contractor>
- **Check for a licence.** Most contractors who request money before doing a job must have a prepaid contracting licence from Service Alberta and Red Tape Reduction. If they have approached you at home, they may require a direct seller's licence. Ask to see it and check online at: [www.servicealberta.ca/find-if-business-is-licensed.cfm](http://www.servicealberta.ca/find-if-business-is-licensed.cfm).
- **Don't be pressured.** Take your time, check requirements, and get quotes from multiple contractors. Avoid companies insisting on immediate decisions or offering 'today only' deals.
- **Remember, if it's too good to be true...** it may very well be. Consider the offer. Look for low ball pricing, guarantees of immediate work and quick completion dates. Ask questions.
- **Check references.** Reputable companies will have references and sample work. Take time to check.

Additional information on home improvements is available at: [open.alberta.ca/publications/home-improvements-what-you-need-to-know](http://open.alberta.ca/publications/home-improvements-what-you-need-to-know).

## For more information

The Government of Alberta has several resources on [alberta.ca](http://alberta.ca) to help consumers make informed decisions about the goods and services they're purchasing. They include:

- Our library of downloadable tipsheets on the [Consumer and business tips page](#) helps consumers protect themselves in various transactions and market situations.
- An online search tool to check if a business is licensed: [www.servicealberta.ca/find-if-business-is-licensed.cfm](http://www.servicealberta.ca/find-if-business-is-licensed.cfm)
- The [Business Enforcement Search Tool \(BEST\)](#), where consumers can check if an individual or business has been charged, convicted, or been subject to another enforcement action.
- An [Active Consumer Alerts page](#) that posts current warnings about individuals and businesses that pose threats to the marketplace.

For more information contact Service Alberta and Red Tape Reduction Contact Centre: 1-877-427-4088

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