

Fraud, and in particular cyber fraud is one of the fastest growing crimes in Canada. The [Canadian Centre for Anti-Fraud](#) reported that Canadians lost \$106.4 million to fraud in 2020.

March is fraud prevention month. Below are 31 one tips you can review and apply.

1. Regularly review your financial transactions. Flag unusual activities and follow up on them.
2. Stay on top of the most recent [fraud scams](#).
3. Designate a trusted individual to verify requests for information before sharing it with third parties. Designate someone you trust to verify requests for information from third parties. Do not share information with third parties until you have verified with this person.
4. Remove your name from call lists. Sign up for the [National Do Not Call List](#) .
5. Update your [fraud prevention tips](#).
6. Get rid of junk mail. [Remove your name from mailing lists](#).
7. Get a [copy of your credit report](#) every year.
8. Buy and use a shredder for unwanted credit card offers, financial statements and receipts.
9. Learn more about [online](#) and [social media fraud](#).
10. Be aware that [fraudsters](#) are not just strangers but can also be those closest to you.
11. Don't isolate yourself – [stay involved](#).
12. Respond to unannounced solicitations by requesting they provide you with their offers in writing – do not give them your mailing address – they should have it.
13. Use direct deposit for benefit cheques to avoid them from being stolen from your mailbox.
14. Never give your credit card, banking, social insurance number or other personal information over the phone.
15. If you are contacted by someone claiming to be from your bank, hang up and contact your local branch. Do not provide the person with any information.
16. Question unsolicited offers and take your time to do the research.
17. Do not share your PIN with anyone.
18. Do not give your debit card to someone else to use.
19. The government will not call you to warn about a [warrant being issued in your name](#).
20. The government does not accept payments by bitcoin, google play, apple or any other gifts cards.
21. Do not reply to phone calls or emails claiming they are a [family member in an emergency](#) that requires money. Hang up or close the email and contact the member directly to confirm the story.
22. You are not required to pay in advance to collect a lottery prize winnings. Be weary of contests you did not enter.

23. Confirm the [charity](#) before you donate. [Government of Canada List of Charities](#)
24. Tech companies like [Microsoft](#) do not contact you to offer tech support to fix your computer.
25. Do not sign a home improvement or renovation contract without [knowing your rights](#) and checking out the business with the [Better Business Bureau](#).
26. Consider getting a second set of eyes to look over contract terms before you sign.
27. Follow up if your bills or new cards do not arrive on time.
28. Know your billing cycles and follow up on any missing mail.
29. If you receive merchandise you did not order, do not open it. Return it to sender.
30. Get a second opinion before changing your power of attorney, wills, beneficiaries or any of your personal financial information.
31. Stay [cybersafe](#)