

## Online Shopping – Buying and Selling

Scammers pretend to be buyers or sellers to steal your money and personal info.

When they are selling, scammers set up a fake website, which imitates a real one. Or they create a fake profile and listings on legit online shopping apps such as Facebook Marketplace. Scammers also post fake ads and fake reviews.

The products and services they offer don't exist. If it's a local ad on Marketplace, they make excuses to not meet the buyer or show them the actual item for sale.

Marie has been doing research online for a new rod and reel for her daughter's birthday. An ad appears that catches her eye. She clicks on it. The site looks legit. The price is great and it's a good brand. Everything checks out. She considers herself wise to scamming. The minute she pays the \$200, mysterious charges appear on her credit card. The items she ordered never arrived. No tracking update, no replies, nothing.

When they're buying, scammers try to purchase an item and scam the seller out of the money. They may ask for your help to pay for fake upfront costs (e.g. insurance) and promise to pay you back. Or they may send a fake cheque for an amount higher than the selling price. Then they ask the seller to return the overpayment, often through wire transfer, gift cards or e-transfer. The cheque bounces: you lose the money you sent.

### WARNING SIGNS FOR ONLINE BUY AND SELL

- Prices too good to be true.
- Time-limited offer. Pressure to buy right now or the deal ends.
- Payment methods that are hard to trace: wire transfer, cheque, gift card, or cryptocurrency.
- No contact info.
- Webpage address (URL) looks 'off'. E.g. misspelling, extra words or characters, unusual endings, unusual abbreviations, hyphens instead of dots, etc.

## IF YOU SUSPECT A SCAM ...

- **PAUSE.** Take time to think.
- **VERIFY.** Check the 'real' vendor's website. Google the brand name + 'scam' to search for info.
- Only buy online from well-known platforms or trusted sites with secure payment.
- For apps such as Marketplace, only pay when you have the item in hand and pay cash.

