

# CERB and common scams during COVID-19

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**During tough times, it can be difficult to know where to get accurate information you can trust. The COVID-19 pandemic has seen a rise in fraudsters taking advantage of people using government benefits and health related products or offers to scam people. Protect yourself. Beware of common scams and only rely on information from credible sources.**

**New scams and fraud techniques are being reported every day. For more information and examples of COVID-19 fraud, see the Resources section of this information sheet.**

## **CERB scams**

Watch out for scams that involve the Canadian Emergency Response Benefit (CERB) and other government benefits:

- Someone pretends to be a government official and asks if you need help applying for the CERB.
- You receive a text or email asking you to click on a link to accept your emergency benefit payment.
- You receive a call, text, or email asking you to take some urgent action to receive financial relief, government support or money.
- A company offers to help you fill out benefit applications.

The Canada Revenue Agency (CRA) does not send text or instant messages or make unsolicited calls to help you apply for government benefits. Do not accept these offers and do not reply or click on links in suspicious messages or emails. Learn [what to expect when the CRA contacts you](#).

## **Banking and financial service scams**

Be careful with scams that try to get your personal and financial information by pretending to be your bank or other trusted financial services:

- You receive a text or email that looks like it's from your bank or other financial institution asking for personal or financial information.
- Someone pretends to be from a lending or financial service company claiming to offer you a loan, debt consolidation or other financial aid or service.
- Someone claims to be a financial advisor and pressures you to invest in new stocks or health related products.

Banks will never send emails or text messages to ask for personal information, passwords or account information. Do not respond to or click on any links or files in suspicious emails or messages. Contact your bank or a company only by the telephone number or email address they publish to their websites.

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## Health-related scams

Many health and medical-related scams have been reported since the start of the COVID-19 pandemic. Some of these are as follows:

- Someone claims to be from a health agency and says you have tested positive for COVID-19 and tries to trick you into giving your health card and financial information.
- Fraudsters pretend to be from a charity or health organization offering you medical products or health tests.
- Someone pretends to be a telemarketer or salesperson selling medical and health products to prevent, test for or treat COVID-19.

Do not trust medical tests or health information provided by anyone other than a qualified health care provider. Refer to the [Government of Canada COVID-19 website](#) for up-to-date and accurate information related to the coronavirus disease.

## General tips

**Beware of unsolicited calls, emails and texts.** If you were not the one who initiated the contact, you cannot be sure who you are speaking with. Contact organizations and companies directly by using their publicly listed information.

**Be careful with your personal information.** Fraudsters can use your personal, financial, and account information to take your money or commit identity fraud. Do not respond to suspicious texts or emails and do not click on any suspicious links or attachments. Keep your passwords and Personal Identification Numbers (PINs) safe. Set up anti-virus, anti-spam, and anti-spy software on your computer and/or mobile device(s).

**Check your statements regularly.** Check your financial and credit card statements often and report any suspicious activity to your bank or credit card company as soon as you notice them. You can also keep track of your tax and benefits information by registering for [My Account](#) on the CRA website.

**Report fraud.** If you are a victim of fraud, report the incident to your local police and keep any related evidence. The information may be used in an investigation.

If you wish to report any general fraudulent or suspicious activity, you can contact the Canadian Anti-Fraud Centre, through its website at [www.antifraudcentre.ca](http://www.antifraudcentre.ca), or by telephone at 1-888-495-8501.

## Resources on COVID-19 fraud

For more information on COVID-19 fraud and how to protect yourself, view the following resources:

[Protect yourself against fraud during COVID-19](#) – Prosper Canada

[COVID-19 fraud](#) – Canadian Anti-Fraud Centre

[COVID-19 fraud](#) – Financial and Consumer Services Commission (New Brunswick)

[COVID-19: Scams, frauds and misleading claims](#) – Financial Consumer Agency of Canada (FCAC)

[How to spot the latest government benefits scam](#) – Canadian Bankers Association

[How to spot phishing scams arising from COVID-19](#) – Canadian Bankers Association