



AN INFORMATION GUIDE FOR VICTIMS AND FAMILIES AFFECTED BY FRAUD

**Victim Services Unit
Halton Regional Police Service**

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WE ARE HERE TO HELP

Fraud can cause significant financial, emotional, and family impacts. Support is available, and you do not have to manage the aftermath alone.

We recognize that discovering you have been the victim of fraud can be overwhelming and distressing. While fraud does not typically involve physical injury, victims may experience anger, embarrassment, sadness, anxiety, loss of trust, and self-blame.

The Halton Regional Police Service is committed to supporting victims of fraud through professional investigations, practical guidance, and referrals to community resources. This guide explains immediate steps, the investigative process, identity protection, emotional recovery, and supports for victims and families.

If there is anything you need to know that is not included in this guide, do not hesitate to ask. We are here to help.

Anyone with information pertaining to community safety is asked to contact police at 905-825-4777 or Crime Stoppers "See Something, Hear Something, Say Something" at 1-800-222-8477 (TIPS), or through the web at www.haltoncrimestoppers.ca.



WHO WILL BE INVOLVED?

Financial Crimes Unit

The Financial Crimes Unit (FCU) is a specialized police unit responsible for investigating fraud, identity theft, investment scams, cryptocurrency fraud, money laundering, elder financial abuse, and other offences involving the theft or movement of money. FCU investigators work closely with victims, financial institutions, government agencies, and other police services to identify offenders, trace funds, gather evidence, and, where possible, recover stolen assets and hold those responsible accountable through the criminal justice system.

Victim Services Unit

The Victim Services Unit provides support and referrals to individuals experiencing the effects of crime and trauma.

- Crisis intervention and emotional support.
- Information about victimization and recovery.
- Community and mental health referrals.
- Support for family members affected by fraud.
- Help identifying practical resources.

Financial Institutions

Banks, credit unions, credit card companies, investment firms, and cryptocurrency exchanges may play an important role.

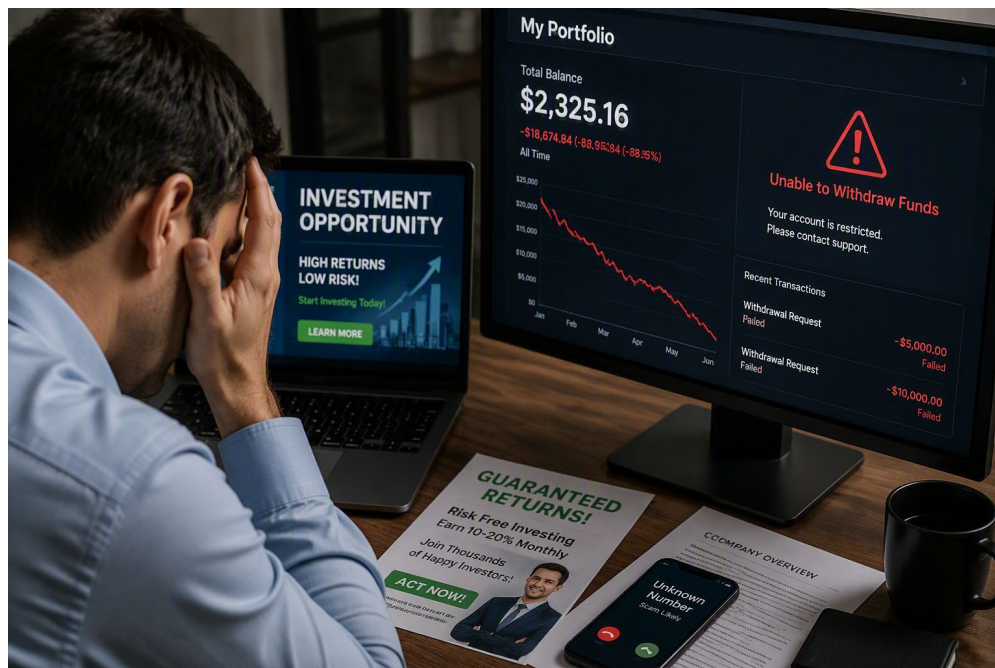
- Flag or restrict affected accounts.
- Review suspicious transactions.
- Conduct internal investigations.
- Preserve records and assist recovery efforts where possible.

UNDERSTANDING FRAUD

Fraud occurs when a person intentionally deceives another for financial gain. Fraudsters often exploit trust, urgency, fear, authority, and emotion.

Common Types of Fraud

- Investment Fraud
- Cryptocurrency Fraud
- Romance Scams
- Emergency / Grandparent Scams
- Identity Theft and Identity Fraud
- Bank Impersonation Scams
- Online Marketplace Fraud
- Employment and Job Opportunity Scams
- Business Email Compromise (BEC) Fraud
- Credit Card and Payment Card Fraud



REMEMBER

Anyone can become a victim. Fraud victimization is not a measure of intelligence, education, experience, or personal worth.



WHAT TO DO IMMEDIATELY AFTER DISCOVERING FRAUD

Contact Your Financial Institutions

Immediately notify affected banks, credit unions, credit card providers, investment firms, or exchanges. Ask what protective steps may be available, including restricting accounts, stopping pending transactions, replacing cards, or monitoring activity.

Preserve Evidence

- Emails, text messages, and voicemails.
- Screenshots and social media messages.
- Contracts, invoices, receipts, and shipping records.
- Banking and wire-transfer records.
- Cryptocurrency wallet addresses and transaction identifiers.
- Names, phone numbers, email addresses, usernames, and website addresses used by the suspect.

Secure Your Accounts

- Change affected passwords using unique passwords.
- Enable multi-factor authentication where available.
- Review account recovery information.
- Monitor financial and online accounts for further activity.



REPORTING FRAUD

Reporting helps document the loss, supports investigations, and contributes to awareness of broader fraud patterns.

Consider reporting to the Halton Regional Police Service, the Canadian Anti-Fraud Centre, affected financial institutions, and relevant service providers. If identity information was compromised, consider contacting both Canadian credit bureaus.



PREPARE BEFORE REPORTING

Have a short timeline, total known loss, payment method, suspect contact details, and available supporting records ready. Do not alter original records.



FRAUD INVESTIGATION PROCESS

What Can I Expect?

Financial crime investigations often involve substantial documentation. Investigators may review banking records, financial transactions, digital evidence, witness statements, business records, and records obtained through judicial authorizations. You may be asked to provide documents, participate in an interview, or clarify transactions.

Why Can an Investigation Take Time?

- Financial investigations often involve reviewing large volumes of banking, business, and electronic records.
- Funds may be transferred through multiple accounts, institutions, or jurisdictions before investigators can identify where the money went.
- Investigators must obtain records from banks, telecommunications providers, cryptocurrency exchanges, and other third parties through legal processes.
- Fraudsters frequently use false identities, compromised accounts, or intermediaries to hide their involvement.
- Many investigations involve multiple victims, suspects, witnesses, and organizations.
- Investigators must carefully gather and analyze evidence to ensure it is accurate, complete, and admissible in court.
- Every investigation is unique, and the complexity of the fraud often affects the time required to complete the investigation.

MANAGING EXPECTATIONS

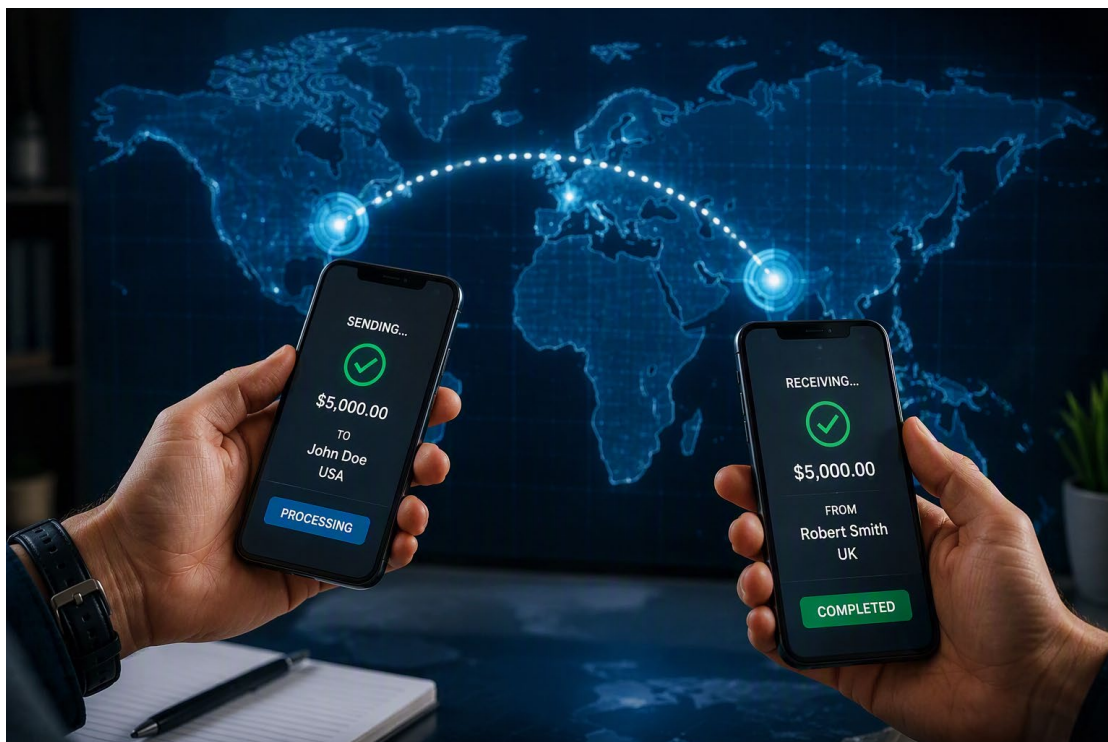
Every investigation is different. Your investigator may be unable to share all information while investigative steps are underway. This protects evidence and the integrity of the case.

WHY MONEY CANNOT ALWAYS BE RECOVERED

Recovery is an important goal, but it cannot be guaranteed.

Fraud proceeds may be transferred rapidly, converted to cryptocurrency, withdrawn as cash, moved internationally, or distributed through multiple intermediary accounts.

Recovery may depend on how quickly the fraud is reported, whether funds remain identifiable, and whether legal processes are available in the relevant jurisdiction.



IMPORTANT

A lack of recovery does not mean a report was unimportant or the impact was not taken seriously. Reporting may support current or future investigations involving the same offenders.



IDENTITY THEFT AND CREDIT PROTECTION

If personal or financial information has been compromised, consider contacting Equifax Canada and TransUnion Canada, obtaining your credit reports, placing fraud alerts where appropriate, and closely reviewing future credit activity.

Possible Warning Signs

- Unknown loans, credit cards, or service accounts.
- Collection notices for unfamiliar debts.
- Unexpected credit inquiries.
- Changes to contact or recovery information.
- Financial transactions you do not recognize.
- Identity theft may appear immediately or later. Continue monitoring and keep a record of notifications, reference numbers, and steps taken.





CRYPTOCURRENCY FRAUD AND RECOVERY EXPECTATIONS

Understanding Cryptocurrency Fraud

Cryptocurrency may be used in investment, romance, employment, impersonation, phishing, and recovery scams. Victims may be directed to cryptocurrency ATMs, exchanges, wallet applications, or fraudulent investment platforms that appear legitimate.

Why These Cases Are Challenging

- Rapid movement through multiple wallet addresses.
- Use of international exchanges and service providers.
- False or stolen identities.
- Transactions crossing multiple jurisdictions and countries.

Recovery Expectations

Investigators may be able to trace transactions, but identifying offenders and recovering funds can be difficult. Funds may no longer exist in an accessible account, may have moved through numerous wallets, or may be controlled outside Canada.

BEWARE OF RECOVERY SCAMS

Be cautious of unsolicited individuals who guarantee recovery or request an upfront fee. Legitimate law enforcement agencies do not charge victims to investigate criminal offences.



INVESTMENT FRAUD AND PONZI SCHEMES

Understanding Investment Fraud

Investment fraud involves false or misleading claims used to obtain money. Schemes may involve cryptocurrency, foreign exchange trading, real estate, precious metals, private lending, business ventures, or high-yield opportunities.

Warning Signs

- Guaranteed or unusually consistent returns.
- Pressure to act quickly or keep the opportunity confidential.
- Difficulty withdrawing funds.
- Requests to recruit family or friends.
- Limited documentation or unclear registration.
- Instructions to send additional money to release existing funds.

What Is a Ponzi Scheme?

A Ponzi scheme uses funds from new participants to make payments to earlier participants rather than generating legitimate investment profits. The appearance of successful returns may encourage additional investments before the scheme collapses.

Supporting Recovery

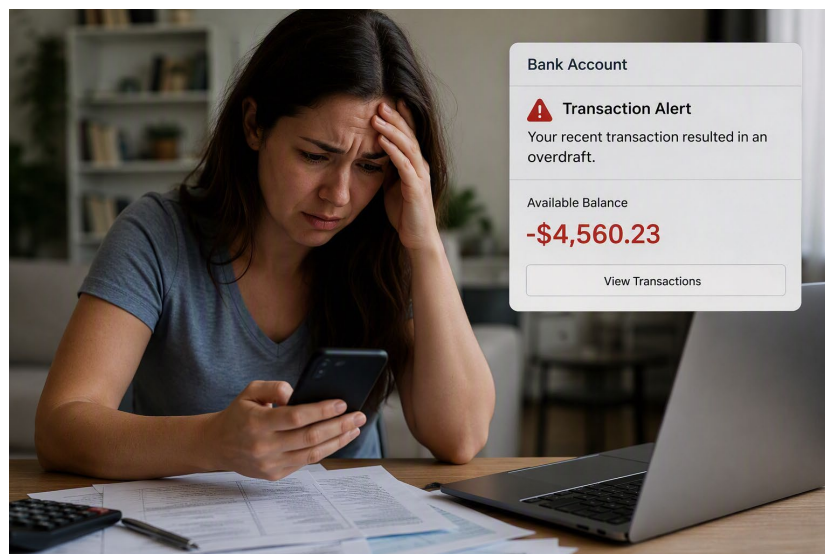
- Speak with qualified financial professionals.
- Review financial plans and immediate obligations.
- Consider independent legal advice where appropriate.
- Seek emotional support through Victim Services or community providers.

UNDERSTANDING THE EMOTIONAL IMPACT OF FRAUD

Fraud is commonly described as a financial crime, but its effects can extend far beyond money.

Common Reactions

- Shock or disbelief.
- Anger and frustration.
- Embarrassment or shame.
- Anxiety about finances or the future.
- Sleep or concentration difficulties.
- Loss of confidence or trust.
- Sadness, isolation, or hopelessness.



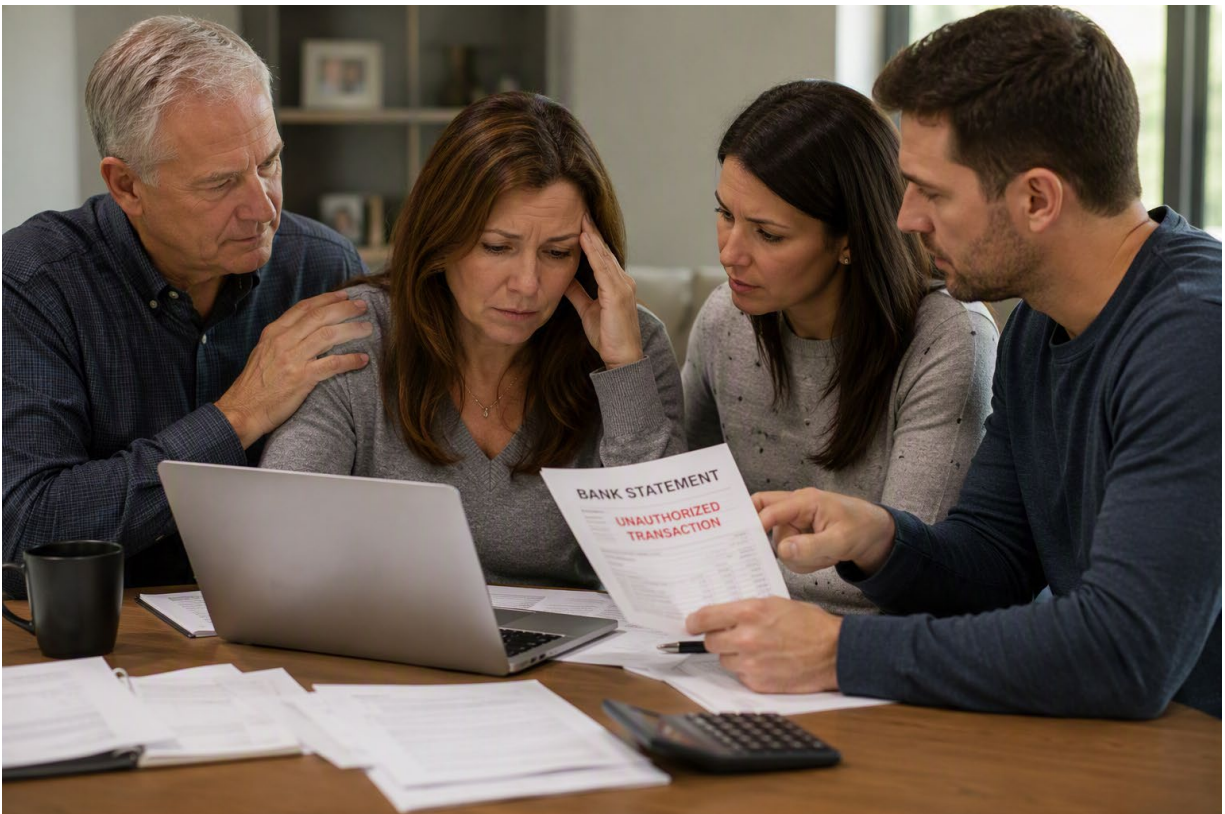
A MESSAGE TO VICTIMS

Fraud offenders deliberately manipulate people. Being victimized does not mean you were careless or unintelligent.

IMPACT ON FAMILY AND LOVED ONES

Family members may experience stress about finances, anger toward offenders, concern for the victim, relationship conflict, uncertainty about the future, or caregiver fatigue. Significant losses may affect retirement plans, education savings, housing decisions, or other shared goals.

Families often recover best when they communicate openly, avoid blame, and focus on practical steps that can be taken together.





HELPING A LOVED ONE RECOVER

Helpful Approaches

- Listen without judgment.
- Acknowledge the financial and emotional impact.
- Help organize documents and attend appointments if invited.
- Support practical security measures without taking away dignity or independence.
- Encourage professional support when needed.
- Continue checking in after the immediate crisis.

AVOID	TRY INSTEAD
"You should have known better."	"I am sorry this happened."
"I would never fall for that."	"We will work through the next steps together."
"Why did you send the money?"	"What support would be most helpful right now?"



PROTECTING OLDER ADULTS FROM RE-VICTIMIZATION

Older adults may be targeted because offenders believe they have savings, property, stable income, or limited day-to-day support. Vulnerability to fraud is not a measure of intelligence or education.

Common Scams

- Grandparent or emergency scams.
- Tech-support scams.
- Government impersonation.
- Lottery and prize scams.
- Romance and investment scams.

Why Re-Victimization Occurs

Past victims may be contacted again because offender groups share information, sell contact lists, or identify individuals who previously responded. Further attempts may occur under the guise of investigators, lawyers, financial professionals, or recovery specialists.

Protective Strategies

- Maintain regular, respectful communication.
- Establish a trusted contact for major financial decisions.
- Review account alerts and credit activity together where consent is provided.
- Discuss a pause-and-verify plan for urgent requests.
- Limit unnecessary public disclosure of personal information.

PRESERVE DIGNITY

Support should increase safety while respecting the older adult's independence, privacy, and right to make informed decisions.



COMMON FRAUD MYTHS

Myth 1: Only seniors become victims of fraud.

Reality: Fraud affects people of all ages, backgrounds, professions, and education levels.

Myth 2: I should be embarrassed.

Reality: Offenders use sophisticated and deliberate manipulation. Shame belongs with the offender, not the victim.

Myth 3: Police can always recover the money.

Reality: Recovery depends on the facts, timing, movement of funds, evidence, and available legal processes.

Myth 4: Once victimized, it will not happen again.

Reality: The same or different offenders may target previous victims, especially through recovery scams.

Myth 5: Reporting is pointless.

Reality: Reports can support investigations, identify related victims and offenders, and contribute to prevention efforts.

COPING MECHANISMS

- Talk openly with someone you trust.
- Maintain basic routines involving meals, sleep, activity, and appointments.
- Limit self-blame and repeated review of upsetting messages.
- Avoid major financial decisions while highly distressed, where possible.
- Seek qualified financial, legal, or counselling support when needed.
- Focus on practical steps that can be controlled today.
- Be patient with recovery. There is no single correct timeline.





VICTIM'S BILL OF RIGHTS FOLLOWING FINANCIAL CRIME

These affirmations are intended to reinforce dignity, recovery, and access to support following fraud victimization.

- I have the right to be treated with dignity and respect.
- I have the right to ask questions and seek information about the investigation.
- I have the right to access support services and community resources.
- I have the right to express my reactions without judgment.
- I have the right to seek financial, legal, and emotional support.
- I have the right to be free from shame and blame.
- I have the right to take time to recover.
- I have the right to make informed decisions about my future.
- I have the right to rebuild trust at my own pace.
- I have the right to take reasonable steps to protect myself from future victimization.
- I have the right to hope.

A MESSAGE TO VICTIMS

Fraud happened to you. It does not define you. Recovery may involve financial adjustment, emotional healing, renewed confidence, and support from others.



FRAUD VICTIM RECOVERY ROADMAP

Use this checklist to focus on the next practical steps. Not every step will apply to every situation.

1 IMMEDIATE RESPONSE

- ☐ Contact affected financial institutions
- ☐ Ask about restricting accounts, pending transactions, replacement cards, and monitoring
- ☐ Preserve messages, records, receipts, wallet details, and other evidence
- ☐ Report the fraud to police and the Canadian Anti-Fraud Centre

2 PERSONAL AND ACCOUNT SECURITY

- ☐ Change affected passwords
- ☐ Enable multi-factor authentication
- ☐ Review account recovery information
- ☐ Arrange a trusted technical review if remote access or unknown software was involved

3 IDENTITY PROTECTION

- ☐ Contact Equifax Canada and TransUnion Canada if personal information was compromised
- ☐ Obtain and review credit reports
- ☐ Consider fraud alerts where appropriate
- ☐ Monitor for unknown accounts, inquiries, or collection notices



4 INVESTIGATION SUPPORT

- ☐ Record your police occurrence number and investigator contact information
- ☐ Create a chronological summary of events and payments
- ☐ Keep original records and save new communications
- ☐ Provide new information to the investigator without engaging the suspect

5 EMOTIONAL AND FINANCIAL RECOVERY

- ☐ Contact Victim Services
- ☐ Speak with trusted supports
- ☐ Seek counselling if distress continues or interferes with daily life
- ☐ Consult qualified financial or debt professionals when needed
- ☐ Avoid self-blame

6 FUTURE PROTECTION

- ☐ Continue monitoring accounts and credit
- ☐ Watch for recovery scams
- ☐ Pause and independently verify urgent financial requests
- ☐ Stay informed through trusted police, government, and financial institution sources

FINAL REMINDER

Take one step at a time. Focus on what can be controlled today, use support when needed, and remember that you are not alone.



RESOURCES FOR VICTIMS

RESOURCE	HOW IT MAY HELP	CONTACT
Victim Services Unit, Halton Regional Police Service	Crisis intervention, emotional support, practical information, and community referrals.	haltonpolice.ca 905-825-4777 ext. 5239
Financial Crimes Unit, Halton Regional Police Service	Investigates fraud and financial crimes and helps protect the community through prevention, education, and enforcement.	haltonpolice.ca 905-825-4777 ext. 8739
Canadian Anti-Fraud Centre	National reporting and fraud awareness resource.	antifraudcentre-centreantifraude.ca 1-888-495-8501
Equifax Canada	Credit reports, monitoring, and fraud-related credit file information.	equifax.ca 1-800-465-7166
TransUnion Canada	Credit reports, monitoring, and fraud-related credit file information.	transunion.ca 1-800-663-9980
Canadian Mental Health Association, Halton	Mental health information and community supports.	halton.cmha.ca 905-693-4270
ConnexOntario	Confidential information and referrals related to mental health, addictions, and gambling.	connexontario.ca 1-866-531-2600

Resource information should be verified before publication, as services and contact details may change.



RESOURCES FOR SENIORS

- Victim Services Unit, Halton Regional Police Service.
- Canadian Anti-Fraud Centre fraud awareness resources.
- Elder Abuse Prevention Ontario.
- Local seniors' services and community support providers.
- Trusted legal, financial, and health professionals.

When assisting an older adult, use a respectful and consent-based approach. Where there are concerns about immediate safety, coercion, abuse, or ongoing access to funds by an offender, contact police.

FINANCIAL COUNSELLING AND DEBT ASSISTANCE

Fraud may affect cash flow, debt obligations, housing, retirement, or family plans. Early, qualified advice may help clarify available options.

1. Your bank, credit union, or investment provider.
2. Accredited non-profit credit counselling services.
3. Licensed insolvency trustees.
4. Independent legal advice.
5. Employee Assistance Programs or workplace benefits.
6. Qualified financial planners or advisors.

USE CAUTION

Verify credentials before providing personal information or paying fees. Be cautious of anyone who guarantees debt elimination, fund recovery, or investment returns.



FRAUD PREVENTION TIPS

1. Pause when a request creates fear, secrecy, or urgency.
2. Independently verify payment or account-change requests using trusted contact information.
3. Never share passwords, PINs, or one-time verification codes.
4. Use unique passwords and multi-factor authentication.
5. Research investments and verify registration independently.
6. Do not allow unsolicited callers remote access to your device.
7. Review account alerts and statements regularly.
8. Speak with a trusted person before sending a large or unusual payment.
9. Be cautious if asked to pay by cryptocurrency, gift card, wire transfer, courier pickup, or cash.



PAUSE. VERIFY. PROTECT.

If something feels wrong, stop the interaction and verify independently before acting.



MY CONTACTS

VICTIM SERVICES UNIT

Name:	
Position:	
Business phone:	
Email:	
Office location:	
Notes:	

FINANCIAL CRIMES UNIT INVESTIGATOR

Name:	
Badge number:	
Business phone:	
Email:	
Office location:	
HRPS occurrence number:	



Notes:

FINANCIAL INSTITUTION / OTHER SUPPORT

Organization:

Contact name:

Phone:

Reference number:

Notes:

Reminder: Have you provided updated contact information to your investigator and Victim Services contact?

For more information, please contact:

Victim Services Unit

Halton Regional Police Service

95 Oak Walk Drive Oakville,
Ontario, Canada
L6H 0G6

Telephone(s): 905-825-4747 ext. 5239 / 905-825-4810 / 905-825-4805

Website: <https://www.haltonpolice.ca/en/services-and-reporting/victim-services.aspx>