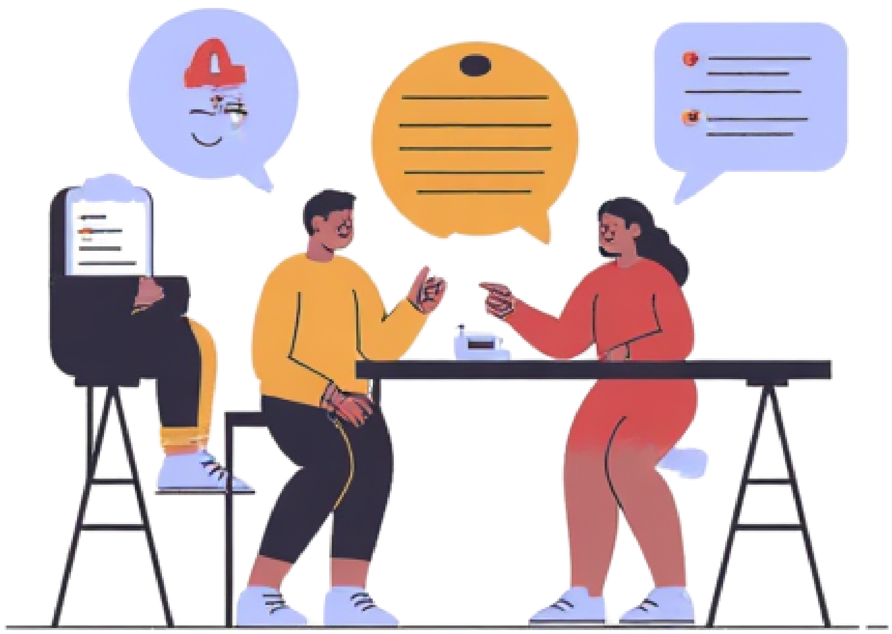
WORLDBRIDGE
Immigration Services

GUIDE 08

Protect Yourself from Fraud and Scams

Recognize pressure, verify independently and respond quickly

For newcomers, students, workers and families in Canada



PRACTICAL. CLEAR. SOURCE-BASED.
Revised August 2026
www.theworldbridge.ca

How to use this guide

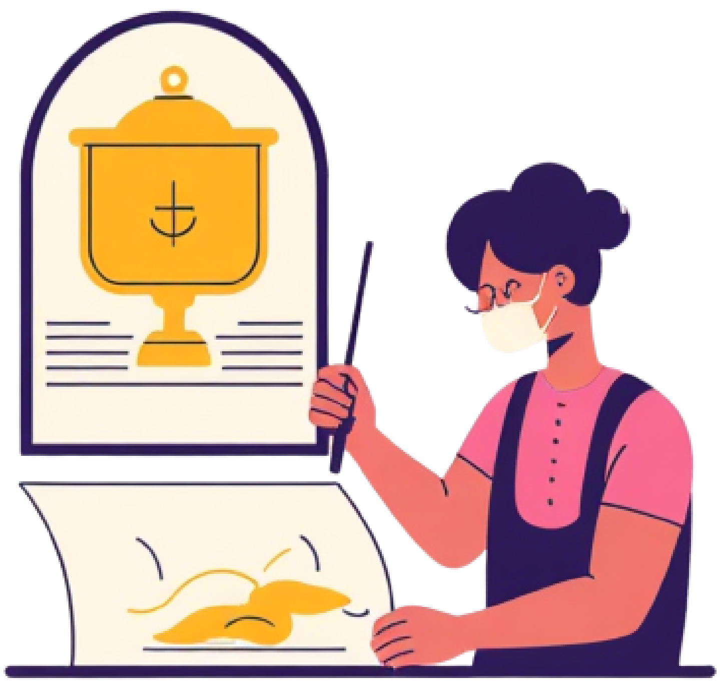
Use the actions in the order that fits your status, province and circumstances. Write in the planning pages and return to the source page before a high-consequence decision.

01 **Start with legal and safety steps**
Confirm documents, conditions, deadlines and immediate needs before optional purchases.

02 **Use official sources**
The linked authorities are the primary reference. Rules and eligibility can change.

03 **Keep evidence**
Save confirmations, receipts, records and written advice in a secure system.

04 **Ask early**
Use free newcomer supports and seek individualized advice for high-consequence decisions.



IMPORTANT

This guide provides general information and practical orientation. It is not a substitute for individualized immigration, legal, tenancy, employment, financial, tax or medical advice. Eligibility, procedures and provincial or territorial rules can change. Verify current requirements with the linked authority before acting.

Use the pause-and-verify rule

1

Pause

- Do not act while frightened, excited or rushed
- Do not click a link or call the number in the message
- Do not send money to stop a threat
- Take a screenshot before deleting anything

2

Verify independently

- Use the official organization website
- Call a known number from a statement or card
- Check the sender's full address and domain
- Ask a trusted person to review the request

3

Protect

- Never share passwords or one-time codes
- Limit identity documents to what is necessary
- Use multi-factor authentication
- Keep immigration and banking accounts under your control

Immigration scams

1

Common claims

- Guaranteed visa, permit, PR or citizenship
- Special access to officers or faster processing
- Immediate deportation unless a fee is paid
- A job offer sold as an immigration package

2

Verify representatives

- Paid Canadian immigration representatives must be authorized
- Check the regulator's public register
- Use a written service agreement and official receipts
- Keep a complete copy of your application

3

Know IRCC warning signs

- IRCC does not request banking or credit-card information by email
- IRCC does not send immigration documents by email as a special promotion
- Government fees are paid through official channels
- Threats and time-limited cash deals are suspicious

Job and recruitment scams

1

Red flags

- Payment for an interview, LMIA or job offer
- Hiring without a meaningful interview
- Email domains that do not match the employer
- Cheque sent to buy equipment or return excess money

2

Verify the employer

- Search the legal business name and address
- Call the company using independently found contact details
- Check that the role, wage and duties are plausible
- Ask for a written employment agreement

3

Protect immigration status

- Do not work until authorized
- Do not submit false experience or employer documents
- Keep wage and hour records
- Get advice before paying any employment-related immigration cost

Rental and marketplace scams

1

Rental fraud

- Below-market rent and urgent deposit request
- Landlord says they are abroad and cannot show the property
- Photos copied from another listing
- Payment requested before a verified viewing and lease

2

Marketplace fraud

- Fake e-Transfer or payment notification
- Overpayment followed by a refund request
- Unusual shipping arrangement
- Requests to move communication off the platform immediately

3

Safe practice

- Verify the person and property
- Use traceable payments
- Keep the original advertisement
- Never rely on a screenshot as proof that funds arrived

Bank, tax and government scams

1

Impersonation

- Caller claims to be CRA, police, CBSA, Service Canada or a bank
- Threat of arrest, deportation or account closure
- Request for gift card, cryptocurrency or wire transfer
- Request for a one-time security code

2

Verify properly

- End the call
- Use your official online account
- Call the publicly listed number
- Ask what written notice should exist

3

Protect your SIN

- Do not use it as general identification
- Provide it only where legally required
- Store confirmation securely
- Act quickly if it may have been misused

Online and identity safety

1

Accounts

- Use a unique password for email, banking and government accounts
- Turn on multi-factor authentication
- Do not approve unexpected login prompts
- Review recovery email and phone details

2

Documents

- Watermark copies where appropriate
- Redact unnecessary numbers
- Use secure upload portals
- Delete sensitive files from shared devices

3

Social media

- Limit public travel, address and status details
- Be cautious with unsolicited mentors or romantic contacts
- Verify investment and immigration claims
- Assume screenshots and voice recordings can be manipulated

If you sent money or information

1

Act immediately

- Contact the financial institution that sent the funds
- Change passwords and secure email first
- Place alerts on affected accounts
- Do not pay a recovery service that contacts you unexpectedly

2

Preserve evidence

- Messages, email headers and phone numbers
- Advertisements and website addresses
- Receipts, account details and transaction confirmations
- A written timeline of what happened

3

Report

- Local police for losses, threats or identity crime
- Canadian Anti-Fraud Centre
- IRCC, CRA, Service Canada or other affected agency
- Credit bureaus and service providers where identity was used

Help someone without blaming them

1

Start safely

- Move away from the scammer's communication channel
- Avoid shame or anger
- Ask what was shared and when
- Prioritize bank, email and identity security

2

Work in order

- Stop further payment
- Secure accounts
- Preserve evidence
- Report and monitor

3

Watch for repeat targeting

- Recovery scams
- Impersonation of police or anti-fraud agencies
- Requests to keep the investigation secret
- New messages using information from the first fraud

Ten immediate red flags

1

Pressure

- Act now
- Do not tell anyone
- Pay to avoid arrest or deportation
- Guaranteed approval or profit

2

Payment

- Gift card or cryptocurrency
- Personal account for government fees
- Overpayment and refund request
- Fee to release a prize, job or refund

3

Identity

- Password or one-time code requested
- Unnecessary passport or SIN copy
- Remote access to your device
- Official-looking link with a slightly altered domain

Fraud-prevention checklist

1

Before paying

- Person and organization verified independently
- Written agreement or invoice received
- Payment method is traceable
- No guarantee, threat or secrecy demand

2

Before sharing documents

- Purpose confirmed
- Only necessary information included
- Secure transmission method
- Copy retained and recipient recorded

3

Every month

- Review bank and credit-card transactions
- Check important account alerts
- Update devices and passwords
- Discuss current scams with family members

Incident record

1

What happened

- Date/time: ___________________________________
- Contact method and account: __________________
- Claim or threat made: ________________________
- Money/information requested: _________________

2

What was shared

- Payment amount/method: _______________________
- Documents or numbers: ________________________
- Accounts accessed: ___________________________
- Evidence stored at: __________________________

3

Actions taken

- Bank/service contacted: ______________________
- Passwords changed: ___________________________
- Police/CAFC report number: ___________________
- Next monitoring date: ________________________

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Reliable sources and next steps

Open the linked authority and confirm the current rule before acting.

01 **IRCC - Immigration fraud and scams**
www.canada.ca

02 **IRCC - Online and telephone scams**
www.canada.ca

03 **IRCC - How to report immigration fraud**
www.canada.ca

04 **Canadian Anti-Fraud Centre**
antifraudcentre-centreantifraude.ca

05 **Canadian Anti-Fraud Centre - If you are a victim**
antifraudcentre-centreantifraude.ca

06 **Government of Canada - Scams and fraud**
www.canada.ca

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