

# GUIDE TO INTERNATIONAL STUDENT SCAMS:



**How to avoid  
them & what to  
do if you find  
yourself involved  
in a scam**

# Government of Canada Statistics

## The impact of fraud so far this year

As of December 31, 2023

Reports processed:

**62,365**

(92,078 in 2022)

Victims of fraud:

**41,111**

(57,578 in 2022)

Lost to fraud:

**\$554 M**

(\$531 M in 2022)

## Funds recovered with CAFC assistance

In 2021 to 2023

**\$6,693,830**

(\$3.35 M in 2021)

# What we will cover

- 1) Quick CRA tips to avoid scams**
- 2) Types of scams**
- 3) General tips to avoid scams**
- 4) Sample email scams**
- 5) Resources**
- 6) Who to report to**

# 1) Quick CRA tips to avoid scams

- There are various communication channels that you may be contacted through - email, phone, text message, Skype, etc.;
- **If it seems to be too good to be true, it usually is;**
- Don't always trust your caller ID/call display on your phone;
- Canadian government officials **WILL NOT** contact you directly and demand money in exchange for securing your Canadian status;
- The CRA will **NEVER** request a payment by e-transfer, online currency such as bitcoin or pre-paid credit cards;
- If the CRA is sending you money it will be by direct deposit or by cheque in the mail;
- The CRA **NEVER** sends out text messages;
- Your bank will never ask you for account information;
- The Canadian government **DOES NOT** accept payments via Western Union, money transfer, prepaid Credit Cards or through wire transfers to a foreign country;
- The CRA or government officials will never use aggressive language or threaten you with arrest or sending the police.

## **2) Types of scams**

- i) Visa phone scams**
- ii) Student accommodation scams**
- iii) Scholarship scams**
- iv) Money mules**
- v) Virtual kidnapping scams**
- vi) Other student scams to be aware of**

## **i) Visa phone scams**

**Most common scams that affect international students, and cases have been reported all over the world.**

- Student receives phone call from “legitimate organization”**
- They are told there is a problem with their visa or other immigration documents.**
- The student is asked to give personal details over the phone and pay a fine.**
- They may ask for the fine (often around \$1,500) to be paid by money transfer through a service like Western Union or Moneygram.**
- They claim that if the fine is not paid, the student will be reported and potentially deported.**

## i) Visa phone scams

If you receive a call like this...

- **Do not** give the caller any personal information
- **Do not** confirm that any information they already have about you is correct
- **Do not** make any requested payments
- **Hang up immediately**, or tell the caller that you will report them to the police

**Report** the incident as soon as possible. Contact your international student advisor who can report the call to the police on your behalf.

## i) Visa phone scams

### What to look out for...

The government or immigration authorities will **never** contact you by phone demanding money, no matter what country you are studying in.

Another clear sign that you're being contacted by a scammer is if they ask for payment in the form of gift cards, iTunes vouchers, cryptocurrency, or by money transfer services like Western Union. Legitimate organizations will **never** ask for payment in this way.



## ii) Student accommodation scams

### Fraudulent property adverts

- The fraudulent landlord posts a property advertisement online
- When a student makes an inquiry, they'll be asked to send a holding deposit, or send a bank statement as proof they can afford the rent
- The scammer may say they're out of the country or unwell so cannot show them around the property

Once the scammer has received the money they'll stop all contact, or will arrange to mail the keys and paperwork, **which will never arrive**. The adverts posted online are often copied from other student rental properties, so appear to be legitimate. Others will provide general details like the address, number of bedrooms, and rental amount, but **won't give any pictures**.

## Rented property scam

This is similar to the fake advertisement scam, however in this case the fraudster has rented a property, and then advertises it as available to students.

They will then show students around the property while they're living there, so it appears to be a legitimate rental property.

After the viewing, they'll ask for a deposit and first month's rent up front, and sometimes even supply the student with fake keys to the property.

When the student arrives to move in they'll find the keys don't work and the scammer has disappeared.

## Rented property scam cont'd

- Be wary if the rent and location seem **too good to be true**.
- **Watch out** if you're asked to send money to an overseas account.
- **Never** pay a deposit without viewing the property first.
- **Avoid** adverts that don't show pictures of the property or if multiple adverts have the same photos.
- **Check the contact details given**. Try any landline numbers provided as fraudsters often provide false numbers, and beware of any adverts with only an email address.
- To ensure you avoid a fake advert, ask your university's international office or student union to suggest a trustworthy landlord.

## 12 Tips For Preventing Scams

1. Never deal in cash
2. Never rent sight-unseen
3. Don't hand over confidential info that can be used for identity theft
4. Meet the landlord in person
5. Speak with the current tenants
6. Conduct basic research on landlord's identity (name, email, phone #)
7. Be wary of too-good-to-be-true rent rates
8. Be wary of high-pressure sales tactics (time constraint)
9. Be wary of landlords that request little info about you
10. Demand a written lease
11. Ensure the written lease identifies the owner or management company
12. Consider renting from property management companies

### **iii) Scholarship scams**

**Studying abroad can be very expensive, so the offer of a scholarship that covers some, or all, of your tuition fees, will be very tempting. Unfortunately, scammers also know how attractive a scholarship can be, and will exploit your eagerness to get one.**

**They advertise a fake scholarship, usually offering a large amount, and ask for a payment upfront when you apply. Once they receive the money the scholarship offer will disappear.**

### iii) Scholarship scams

#### What to look out for...

- Application fees: **do not send money** upfront to apply for a scholarship.
- Universities or other organizations that offer scholarships will **never ask you for money** when applying.
- Guaranteed scholarships: if a company promises you a 'guaranteed scholarship', they are probably trying to scam you.
- Loan fees: most scholarships will **not come with any fees** that you need to pay, so be wary of any that have them, especially if they ask you to pay them upfront.

## **iv) Money mules**

**Cases of students being used as money mules to hide stolen money are on the rise.**

**Money mules are approached by criminal groups to receive stolen money on their behalf and send it on, taking a cut of the money. This is classed as money laundering and can result in a hefty fine and even a prison sentence. Students are often targeted as mules because they know they often are in need of money to cover tuition fees and living costs.**

## iv) Money mules

### What to look out for...

- **Ignore** any emails that offer easy money in return for accepting transfers into your personal bank account
- **Never** share your bank details with anyone you don't know
- **Report** any unexpected payments you see arrive in your bank account





0:00 / 1:13

A video player control bar with a dark grey background. From left to right, it contains: a play button icon, a next button icon, a volume icon with a slider, a play/pause button icon, a closed captions icon, a settings gear icon, a full screen icon, and a refresh icon. The text "0:00 / 1:13" is displayed on the left side of the bar.

## **v) Virtual kidnapping scam**

**This sinister scam may sound far-fetched, but there have been several reported cases targeting Chinese students in the US, Australia, Canada, and New Zealand:**

- Scammers call the student pretending to be high ranking officials from China**
- They inform the student that they're involved in a criminal plot in China and are at risk of arrest**
- They convince them, sometimes through the threat of violence, to make fake hostage videos of themselves**
- These videos are then used to get a ransom from the student's parents in China**
- The students are also persuaded to destroy their mobile phones and to even go into hiding so they can't be contacted**
- The scammers threaten them & their families if they don't comply with the requests**

## v) Virtual kidnapping scam

### What to look out for...

These scams can seem very realistic, and victims are often fooled by the caller's authentic use of Mandarin, and the caller ID showing a Chinese consulate number.

However, here's how you can identify these scams:

Chinese police **will not arrest you in a foreign country**, or ask you to stage photos or videos.

If the Chinese police need to contact you, they would do so through local authorities, **not directly over the phone**.

If you receive a phone call that you suspect is attempting to stage a virtual kidnapping, **contact** your university immediately and **do not communicate** with the scammers further.

This method is always an option.



## vi) Other student scams to be aware of

**Student loan scam:** this scam, seen mainly in the UK, involves phishing emails designed to appear to be from the Student Loans Company (SLC), which aims to trick students into giving up their account information in order to receive their loan.

**Ticketing scams:** here scammers provide students with fake tickets to events, either through bogus websites or by posing as a ticket agent.

**Job scams:** fake job adverts targeting students have been reported that ask for completed application forms which include personal and banking details as well as copies of identification documents. This is used to steal the student's identity.

**Ghostwriting scams:** these scams see third parties offering to write a student's essay for them in return for a fee. However, once they send their money over the completed essay is never received.

## 4) Sample Scam Email

From: Canada Revenue Agency [mailto:refund@cra-arc.gc.ca] [LINK to invalid email.]

Sent: January 27, 2010 8:30 PM

Subject: **You** are eligible to receive a charge refund After the last annual calculation of your fiscal activity we have determined that you are eligible to receive a charge refund of \$386.00 CAD.

Please submit the charge refund form and allow us 3-5 business days in order to process it. A refund can be delayed for a variety of reasons. For example submitting invalid records or applying after the deadline.

To complete your tax return form, please click here>> [LINK to fraudulent website has been disabled.]

**NOTE!**

For security reasons, we will record your ip-address and date.

Thank you,

**Canada Revenue Agency**

## 5) Resources

Contact Memorial's Internationalization Office with any questions:

- 1-709-864-8895
- [international@mun.ca](mailto:international@mun.ca)

If you want to call CRA to confirm, call:

- 1-800-959-8281
- <https://www.canada.ca/en/revenueagency/corporate/security/protect-yourself-against-fraud.html>

View more email samples:

- <https://www.canada.ca/en/revenueagency/corporate/security/protect-yourself-against-fraud/scam-alerts/samples-fraudulent-emails.html>

Source for pamphlet info:

- [https://studee.com/discover/the-ultimate-guide-to-internationalstudent-scams/#:~: text=A%20student%20receiving%20a%20phone,phone%20and%20pay%20a%20fine](https://studee.com/discover/the-ultimate-guide-to-internationalstudent-scams/#:~:text=A%20student%20receiving%20a%20phone,phone%20and%20pay%20a%20fine)

Source for quick tips info:

- <https://www.utm.utoronto.ca/international/student-resources/scams-targeting-students>

## 5) Resources

Government of Canada – International Students applying for student visa

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud/study-permit-fraud.html>

Immigration & Citizenship fraud and scams

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/protect-fraud.html>

Find out if your representative is authorized

- <https://www.canada.ca/en/immigration-refugees-citizenship/services/immigration-citizenship-representative/choose/authorized.html>

EduCanada – beware of fraud in Canada

- <https://www.educanada.ca/study-plan-etudes/before-avant/fraud-fraudes.aspx?lang=eng>

Government of Canada Anti-Fraud Centre

- <https://antifraudcentre-centreantifraude.ca/>

Potentially retrieve sent money through Western Union or Money Gram

- Western Union Complaint Procedure
- MoneyGram Complaint Procedure



## 6) Who to report a scam to?

If you think you've been the victim of a scam or fraud, report it to your place of study. If you have a designated mentor or buddy let them know, or contact MUN's international office.

- [international@mun.ca](mailto:international@mun.ca)
- [immigrationadvising@mun.ca](mailto:immigrationadvising@mun.ca)
- [goabroad@mun.ca](mailto:goabroad@mun.ca)
- **1-709-864-8895**
- Create a report in the **MUNSafe App**

### Canada

If you think you've fallen victim to fraud in Canada, you should:

- Contact the Royal Canadian Mounted Police on 1-888-495-8501
- Report it through the Canadian Anti-Fraud Center's online Fraud Reporting System -

<https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm#a1a>

