

Fraud

and Economic Abuse



CANADIAN CENTER
FOR WOMEN'S
EMPOWERMENT

CENTRE CANADIEN
POUR L'AUTONOMISATION
DES FEMMES

The Canadian Center for Women's Empowerment (CCFWE) and the Canadian Anti-Fraud Centre (CAFC) created this resource for victim-survivors of intimate partner violence (IPV) and economic abuse to recognize and identify potential fraud. By raising awareness of fraud risks and providing practical guidance, this resource aims to empower survivors to protect their personal information, financial security, and digital privacy.

Identity theft and fraud can be forms of IPV, especially economic abuse. Even if the person misusing your information is (or was) your partner, it is still identity fraud and theft. Partners often have easier access to personal details. Partners can also mis-use trust you have in them. This can make the risk of fraud higher.

If someone uses your information without your consent, it is not your fault. The responsibility lies with the person who chose to misuse your trust and identity. Fraudsters are manipulative and prey on people's vulnerability, trust, and desire for safety or connection.

Content Warning

This resource discusses the topics of gender-based violence, economic abuse and fraud. We encourage readers to care for their well-being while engaging with this content. To find support in your area, visit ccfwe.org/find-help-across-canada.

Note about gender-inclusive language

CCFWE strives to use gender-inclusive language wherever possible. However, this is not always feasible when engaging with research, data, or policy frameworks that are sex- or gender-specific due to the lack of studies on gender-diverse individuals. This resource uses "sex" (female) and "gender" (women) as they appear within the original research.

About CCFWE

The Canadian Center for Women's Empowerment (CCFWE) is Canada's only national non-profit organization dedicated to addressing Economic Abuse and economic injustice in the context of domestic violence through education, research, financial empowerment, policy and system change. CCFWE works collaboratively with organizations and individuals to develop a comprehensive approach that enables domestic violence survivors to recover from Economic Abuse. It also addresses critical policy gaps preventing survivors from recovering and becoming economically secure and independent.



Fraud and Economic Abuse

Fraud is a deliberate act of misleading someone to gain financial or personal benefit, which can include identity theft or extortion. Fraud can be committed by a stranger or someone you know, such as an intimate partner.

Economic abuse happens when a partner controls your money, limits your access to financial resources, or misuses your personal information. It's about power and control over your financial independence.

Fraud and economic abuse are closely linked. When fraud is committed by someone who uses violence, it can become a form of economic abuse. It's a deliberate way of misleading someone to take control of someone's finances, restrict their independence and keep them trapped. Economic abuse can take many forms including taking out credit in a victim-survivors name or refusing access to financial resources.

Other forms of economic abuse include:

Economic exploitation: when someone uses your personal information or finances for their own gain, such as:

- Using your personal details, such as your SIN, birth date, or ID, to open bank accounts, apply for loans or credit cards, set up accounts, or file taxes without your consent
- Pressuring you to co-sign loans or leases, take on debt you do not benefit from
- Applying for government benefits and then taking the money.

Economic control: when someone restricts your access to money or financial decisions, such as:

- Withholding, stealing or hiding your ID, credit cards, or mail
- Limiting or removing your ability to make financial decisions independently

Employment or education sabotage: when someone controls or inhibits your ability to gain or maintain employment and education, such as:

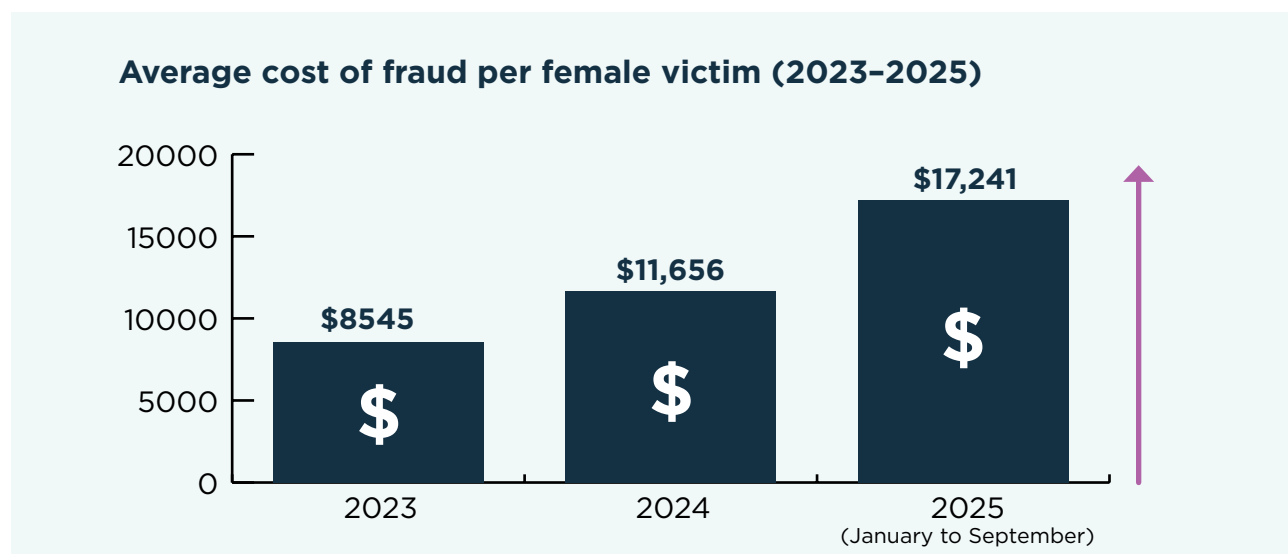
- Preventing you from attending school, work, or job interviews
- Harassing you at your workplace
- Destroying equipment or technology required for work or education



Statistics on Reported Cases of Fraud in Canada

Data from the Canadian Anti-Fraud Centre shows that while fraud reports have declined in recent years, financial losses from those cases continue to rise. Around 5% of victim-survivors of fraud report to the authorities meaning the problem is much bigger than the numbers show. Many victim-survivors stay silent because they feel embarrassed, ashamed or worried that no one will believe them. But it's important to remember that fraud is never the victim's fault.

Fraud is becoming more targeted, personal, and manipulative. For victim-survivors, it is important to recognize that the tactics used by the person committing fraud can look very similar to those used in an abusive relationship, and in some cases, they can be the same person. This includes lying, isolating you, creating a false sense of urgency, or building false trust. These tactics are used to gain control and access to your personal or financial information. This can be triggering as the experience of fraud from a stranger may mimic the experiences you have had while you were facing abuse.



This shows that more money is being lost to fraud but fewer victims are reporting.

The data from CAFC uses biological sex categories (ex., female) rather than gender categories (ex., women). While these are different ways of categorizing people, research shows that the experiences of females reporting to police reflects closely with what women share about their experiences of fraud (FCAC, 2026).

However, it's also important to note that using sex categories in data collection, such as reports to police, can leave out lived experiences including gender-diverse communities who may not fit into these categories. This matters because people most impacted by GBV, including gender-diverse communities, may face unique risks of fraud that are not captured in this data (WAGE, 2025). Despite these gaps, the data can still help us understand the challenges and risks someone may face, even if it does not fully represent everyone's experiences.

Types of Fraud

The following types of fraud are the most common reported to the CAFC by females in 2024. While not all these forms of fraud are forms of IPV, they can impact a victim-survivor's financial health and ability to leave dangerous or harmful situations.

Click on the titles of each fraud to learn more.



Identity Fraud and Theft: occurs when someone steals your personal information. Identity fraud is when they use that information to pretend to be you. For example to open bank accounts, apply for credit cards, access your email, or get government benefits.

Service fraud: occurs when someone contacts you offering a service but they are actually trying to steal your money or personal information. Common types include home services, internet or cell phone services, help with government documents or immigration, low interest rates for credit cards, clearing your criminal record, or technology services.

Personal Information fraud: occurs when someone pretends to be from a company or government office and urgently asks you to confirm personal details

Bank Investigator fraud: occurs when someone pretends to be calling from the bank or police and asks for money or your bank account information.

Merchandise fraud: occurs when you pay for something online, but the product never arrives, is fake, or is very different from what was promised. Common types include fake pets, fake rental offers, fake QR codes, and fake e-transfer requests.

Extortion: occurs when someone tries to pressure or threaten you to give them money, property, or services. Common types include: email alerts, explicit videos, hydro or utility over-due bills, deportation threats, and Canadian Revenue Agency or tax payment.

Sexual Extortion (Sextortion): occurs when someone threatens to share sexual pictures or videos of you unless you pay them or send more. Sometimes, they use Artificial Intelligence (AI) to make fake sexual images or videos that look like you. Sharing or posting someone's sexual images without their permission is abuse and is against the law in Canada.

Investment fraud: occurs when someone offers a fake or misleading opportunity to invest money, often promising very high returns. Common types include fake bonds or a fake business.

Phishing: is when someone tries to trick you into giving personal or financial information by pretending to be a trusted source. It can happen through emails, text messages, phone calls, social media messages, hyperlinks, or fake QR codes.

Job fraud: occurs when someone offers you a fake job to trick you into giving them money, sharing personal info, or doing illegal tasks. Common types include car wrapping, sending a fake cheque, cryptocurrency jobs, financial agent positions, and mystery shopper positions.

Relationship and Romance fraud: happen when someone creates a fake online relationship, often through email, text, or dating and social media sites. After gaining your trust, they ask for money using false reasons. Learn more here

Deepfakes: Deepfake videos use Artificial Intelligence (AI) technology to create fake videos of people and used to commit other forms of frauds and fraud.

General Tips to Spot and Avoid Fraud

Along with knowing the common types of fraud, it is helpful to watch for warning signs and remember general safety tips. These tips can help you recognize and avoid fraud.

Warning Signs



Urgent or threatening messages such as threats of arrest, deportation, loss of benefits



Requests for personal or financial information such as SIN, banking, or passwords



Calls/texts from unfamiliar, blocked, or international numbers



Pressure to act quickly or secretly



Strange payment methods such as gift cards, cryptocurrency, wire transfers, or QR codes



“Too good to be true” offers such as cheap rentals, jobs, pets, immigration help with upfront fees



Missing or fake contact information such as no real address, spoofed phone numbers or websites)



Asked to pay to “fix” a problem you didn’t know about (e.g., frozen account, SIN under investigation)



A woman with curly hair is looking down at a laptop keyboard. The image is overlaid with a semi-transparent purple and blue gradient. The text is contained within a white rectangular box on the left side of the image.

Safety Strategies

- **Trust your instinct:** if it feels off, pause and check
- **Take your time:** don't let anyone rush or pressure you
- **Say no:** you don't have to respond immediately
- **Call the institution to check** to see if the claim is legitimate, be sure to use the phone number from their direct website.
- **Verify:** use official websites or numbers, never use the contact info a caller or email provides
- **Remember your rights:** real government agencies or banks will not demand payments or threaten you over the phone
- **Always check email addresses** to ensure they are from a real server. For example, phishing emails or phone calls often have very close email addresses or phone numbers to legitimate businesses or organizations
- **Turn on direct deposits for e-transfers,** this reduces opportunity for account hacking
- **Maintain secure passwords** and change them accordingly, do not share them with anyone. Use a secure password keeper or two-factor authentication if necessary
- **Avoid connecting to public wi-fi that is not secure** or known
- **Search reviews** of services, merchandise, and businesses
- **Regularly review your technology** such as updating passwords, review app and website permissions, review connected devices, and run anti-virus scans.

Your Rights

This information is provided for general education only. **It is not legal advice.** If you have questions about your rights or what steps to take, please see our resource page for legal support.

You have a right to safety and informed choices

You are not obligated to report abuse or fraud to the police if that does not feel safe or accessible to you.

You have legal rights if you become involved in the legal system and go to court:

The [Canadian Victims Bill of Rights \(CVBR\)](#) guarantees survivors of crime:

- Information: updates on the process
- Protection: safety and privacy
- Participation: a voice in proceedings

You are also entitled to testimonial support such as testifying behind screens, having a support person present, or requesting a publication ban to protect your identity.

Reporting to the police can feel intimidating and overwhelming. If you choose to report to police, here is what to expect:

- If you are unsure if you want to report to police, talk to a legal professional or call the non-emergency police line to ask questions. You have no legal obligation to identify yourself to police for general inquiries.
- If you decide to report, you can bring someone with you for support. Police will take a statement and then ask for proof of fraud which may include copies of bank or credit card statements, emails, text messages or screenshots, transaction receipts, and timeline of what happened.

- You can make a report online, on the phone, or in-person.
- Due to the complexities of fraud, fraud investigations by police can take time. Reporting to police does not guarantee money recovery, financial compensation or reverse fraudulent transactions.

Learn more at the [Canadian Resource Centre for Victims of Crime](#) and [Know Your Rights](#).

You have rights as a consumer

Consumer rights are more than just protections against fraud and unfair treatment; they are an important safeguard for your financial security and independence. For women and survivors of intimate partner violence, these protections can help prevent further harm.

In Canada, consumer rights protect people from fraud, fraud, and unfair treatment when buying goods or services. Both the federal government and each province or territory have their own laws, meaning that protections can vary depending on where you live. To learn more, visit the [Office of Consumer Affairs](#) or see the [list of provincial or territorial consumer affairs offices](#).

- For example, the [Consumer Protection Act \(2002\)](#) is the law in Ontario that protects people from fraud, unfair sales, and dishonest business practices. Learn more at [Consumer Protection Ontario](#) or [Filing a consumer complaint](#).

Steps to take after experiencing fraud

1. Cease All Communications

- Stop all contact with the fraudster immediately
- Do not respond to further messages, emails or calls
- Block the fraudster

2. Secure Your Accounts

- Change passwords on all online accounts.
- Use a different password for each account or app you have. Do not reuse passwords.
- Enable two-factor authentication on important accounts. Do not share the code with anyone
- If someone gains remote access to your device meaning they have accessed your device from a different location, immediately disconnect from the internet. If needed, seek help from a trusted person with technical expertise.
- **[Learn more about securing your devices.](#)**

3. Report the fraud

- If safe and comfortable to do so, file a report with your local police.
- If safe and comfortable to do so, file a report with the Canadian Anti-Fraud Centre. Call the toll-free line 1-888-495-8501 or report online **www.antifraudcentre.ca**
- Contact any other government agency involved (e.g., Service Canada or Canada Revenue Agency)
- Forward suspicious text messages to 7726 (SPAM) and phishing emails to **report@apwg.org**

4. Contact your Financial Institution

- Inform your bank, credit card issuer or money service business
- Request to stop or reverse unauthorized transactions

5. Notify Credit Bureaus

- Contact the two credit bureaus to place alerts on your credit report:
Equifax: 1-866-828-5961
Trans Union: 1-877-525-3823
- Notification should be done if personal information is compromised (i.e. drivers license, SIN number, passport, banking information, health card, etc.)

6. Check for Unauthorized Transactions

- Review bank, credit card and other account statements
- Dispute all fraudulent transactions immediately
- Close compromised accounts and cancel compromised credit/debit cards



7. Document Everything

Create a chronological statement of events, including:

- Save all emails, text messages and chat logs. Note down phone numbers, email addresses, usernames and URLs that pertain to the fraudster.
- Save all receipts, bank statements and transaction details. Document cryptocurrency transactions, including wallet addresses and transaction IDs. Keep a record of reference numbers for e-transfers from the bank and Interac.

8. Seek Support

- Tell someone what has happened. Reach out to friends and family for guidance and emotional support
- See the Resources Page for more information on supports

9. Educate Yourself and Spread Awareness

- Learn about the common fraud and fraud awareness at www.antifraudcentre.ca
- If it is safe and comfortable to do, share your experience. This can help educate others on how common fraud can be.

10. Post-Recovery Actions

- Update security settings on all online accounts, such as change passwords and enable multifactor authentication.

11. Be wary of Recovery fraud

- Be cautious of anyone claiming they can recover all your money for a fee.
- These are often additional fraud that prey on individuals who have been previously victimized. Never pay upfront fees and make sure to confirm the legitimacy of the service offered
- Be wary of unexpected messages and calls, or emails asking for personal information or payments



Resources

Click on the name of each resource to learn more.



Crisis Lines- National

Action Canada Access Line: Call 1-888-642-2725 or Text 613-800-6757

Canadian Human Trafficking Hotline: Call 1-833-900-1010

Hope for Wellness: Call 1-855-242-3310

Kid's Help Phone: Call 1-800-668-6868 or Text CONNECT to 686868

Legal Line: Call 877-929-0054

National Inquiry Into Missing and Murdered Indigenous Women and Girls Support Line: Call 1-844-413-6649

Suicide Crisis Helpline: Call 9-8-8

Trans Lifeline: Call 1-877-330-6366

Crisis Lines- Provincial & Territorial

[Find a provincial or territorial crisis line](#)

Emergency Shelter

Shelter Safe: An online resource for those seeking safety from violence and abuse.

Fraud

Canadian Anti-Fraud Centre

- [Protect Yourself](#)
- [Reporting](#)
- [Fraud](#)
- [What to do if you're a victim of fraud](#)
- [Identity theft, spam and fraud](#)

Canadian Bankers Association

- [Canadian Anti-Scam Coalition](#)
- [How to Report Fraud in Canada- A Simple Guide](#)
- [Fraud Prevention Toolkit for Older Adults](#)

Canadian Resource Centre for Victims of Crime

- [Helping Victims of Fraud Recover](#)
- [Know Your Rights](#)
- [Victim Support](#)

Elder Abuse Prevention Ontario

- [Fraud Prevention](#)
- [Fact Sheets on Fraud](#)

EquiFax

- [Consumer Rights and Complaints Process](#)
- [Fraud Alerts](#)

TransUnion

- [Credit Report Disputes and Complaints](#)
- [Fraud Victim Assistance Department](#)
- [Identity Theft](#)

Victim Services Directory

Legal Support and Education

Legal support for victim-survivors of gender-based violence

- [Barbra Schlifer Commemorative Clinic](#) (Ontario)
- [Luke's Place](#) (Ontario)
- [Ontario Women's Justice Network](#) (Ontario)
- [Rise Women's Legal Centre](#) (British Columbia)
- [Steps to Justice](#) (Ontario)

Legal Aid (National)

Public legal education and information (National)

Digital Safety

Canadian Centre for Cyber Security

Centre for Research and Education on Violence Against Women and Children: The Learning Network

- [What you need to know about non-consensual sexual deepfakes](#)

CyberTip

- [Non-Consensual Distribution of Intimate Images](#)
- [Online Harms: AI and Deepfakes](#)

Get Cyber Safe

- [French](#)

Interac's Digital Self-Care guide

NCMEC – Take it Down

NCMEC can assist in removing intimate content that was released online when you were under 18

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NCMEC can assist in removing intimate content that was released online when you were under 18

Project Shift

- [A guide on sexual image abuse](#)

Sexual Violence Helpline

- [Sharing intimate images without consent: understanding the impacts and taking care of yourself](#)

STOPNCII (Stop Non-Consensual Intimate Image Abuse):

Adults who have images online can report to STOPNCII.org, which assists and stops the spread. StopNCII.org is a project operated by the Revenge Porn Helpline.

Refugee Tech Safety (UK Based Organization)

- [The Differences between Identity Fraud and Coerced Debt](#)

Tech Safety Canada

- [Digital Financial Abuse Toolkit](#)
- [Image Abuse and the Non-Consensual Distribution of Intimate Images](#)
- [Legal Remedies for Technology-Facilitated Gender-Based Violence Toolkit](#)
- [Preserving Digital Evidence Toolkit](#)
- [Technology Safety and Privacy Toolkit](#)
- [Tech Safety Planning Toolkit](#)
- [What to do if someone has shared or threatened to share your intimate images](#)
- [What to do if you are a victim of financial fraud](#)

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