

## **Protect yourself— tax scams and fraud can cost you**

Taxpayers should be vigilant when they are contacted by an organization, either by telephone, mail, text message or email, that claims to be from the Canada Revenue Agency (CRA) requesting personal information such as a social insurance number, credit card number, bank account number, or passport number. **These are scams** and taxpayers should never respond to these fraudulent communications or click on any of the links provided.

If you fall for a tax scam or fraud, you risk your financial security and your identity. Also, you may not be meeting your obligations under Canada's tax laws. The consequences of your actions could range from embarrassment, to inconvenience, to serious legal trouble.

### **Keep these facts in mind**

- **The CRA does not send emails with links and ask you to divulge personal or financial information.** Even though an email asking for personal information may look authentic, it does not come from the CRA. The sender is phishing and attempting to steal your personal or financial information. If you call the CRA to request a form or a link for specific information, a CRA agent will **forward the information you are requesting to your email address during the telephone call**. This is the **only circumstance** in which the CRA will send an email containing links. For more information, go to [www.cra.gc.ca/fraudprevention](http://www.cra.gc.ca/fraudprevention).
- **The CRA does not call taxpayers requesting immediate payment by credit card or by prepaid credit card** or ask that you verify information about your passport, health card, or driver's licence.
- **You are responsible for the information on your return, even if someone else prepared it.** Be aware of who you are dealing with at tax time and what their credentials are. Stay away from tax preparers who offer you false, fictitious or fraudulent tax claims such as charitable donations, false child care expense claims, or false business expenses or losses.
- **You can correct a past mistake.** The CRA offers a second chance to make things right through its Voluntary Disclosures Program. If you make a valid disclosure before you are aware that the CRA has started any compliance action against you, you may only have to pay the tax owing plus interest, but not the penalties. For more information, go to [www.cra.gc.ca/voluntarydisclosures](http://www.cra.gc.ca/voluntarydisclosures).

Even though scams may sound compelling and convincing, they are scams. In addition to high fees you may be asked to pay, frauds and scams are not legal and can cause serious tax consequences for you. If you make false claims on a return, the CRA can reassess it to determine correct amounts and you will have to pay interest on outstanding amounts. Also, you may be charged penalties and be prosecuted for tax evasion. For information about security of taxpayer information and other examples of fraudulent communications, go to [www.cra.gc.ca/security](http://www.cra.gc.ca/security).

## **The CRA's online services make filing and managing your taxes easier**

The CRA's online services are fast, easy, and secure. You can use them to help file your income tax and benefit return, make a payment, track the status of your return, register for online mail, apply for child benefits, and more. Access the CRA's full suite of self-service

options—register for My Account at [www.cra.gc.ca/myaccount](http://www.cra.gc.ca/myaccount) today, and start managing your tax matters online!