

Content on this page has been transferred from the Financial Services Commission of Ontario (FSCO) site as a PDF for reference. Links that appear as related content have also been transferred and can be found at the end of this document.

Mystery Shopper Scam


February 10, 2017



The Financial Services Commission of Ontario (FSCO) is warning consumers that the companies My Shop Ltd. (using the email address info@myshopltd.org) and Mystery Global Survey Group (using the email address hrc@globalservicesurveygrp.org or an @globalservicesurveygrp.org email address) are conducting a mystery shopper scam.

These companies have sent letters and cheques bearing the Insurance Institute of Canada's name and logo to a number of individuals, citing payment for a mystery shopper assignment. The scam typically involves My Shop Ltd. or Mystery Global Survey Group asking the individuals to deposit a cheque, keep a portion of the money in their account as payment, and wire a sum of money to another person's account. However, the cheque will not clear and the individuals will not be able to recover the sum transferred.

These are fraudulent cheques and not authorized by the Insurance Institute of Canada, nor is the Insurance Institute of Canada affiliated with My Shop Inc. or Mystery Global Survey Group, in any way.

This type of scam is a version of an [advance fee fraud](#).

Consumers should exercise caution if they are contacted by anyone from these coordinates and are encouraged not to deposit the cheque or contact the company. Instead forward copies of the materials received to the [Canadian Anti-Fraud Centre](#) .

The [Insurance Institute of Canada](#)  is a target of this scam and has published a warning notice on its [website](#) .

FSCO has published on its [website](#) similar warning notices with details of insurance companies and organizations that have also been targeted by this scam.

Contact

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Public inquiries:

1-800-668-0128
contactcentre@fscs.gov.on.ca

Additional Information:

[What to Do If You Think You are a Victim of a Scam or Fraud](#)

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Advance Fee Frauds (AFF)

Perpetrators of an Advance Fee Fraud (AFF) can be very creative and innovative. These schemes can use the following tactics:

- An individual or company receives a letter or fax from an alleged "official" representing a foreign government or agency;
- An offer is made to transfer a sum of money, possibly millions of dollars in "over invoiced contract" funds, into the individual or company's bank account;
- There may be an encouragement to travel overseas to complete the transaction;
- Blank company letterhead, forms, bank account information, telephone/fax numbers and other personal information may be requested;
- Perpetrators provide numerous documents with official looking stamps, seals and logos testifying to the authenticity of the proposal;
- Up-front or advance fees for various taxes, attorney fees, transaction fees or bribes are requested;
- In some cases, perpetrators may send nominal amounts of money to the intended victim, in order to establish his/her confidence;
- Once the perpetrators have received an initial up-front fee, requests to invest additional funds to complete the transaction follow;
- Other forms of schemes include: c.o.d. of goods or services, real estate ventures, purchases of crude oil at reduced prices, beneficiary of a will, beneficiary of a life insurance policy, recipient of an award and paper currency conversion.

Consumers who are contacted by an off-shore perpetrator of an AFF scam are recommended to not respond to the inquiry.

Before providing funds to any entity, it is strongly recommended that consumers ensure that the entity that has contacted them and the entity to which they have been directed to send money are not operating fraudulently. If the company to which they are to send money to is in Ontario, consumers should investigate and ensure that it is registered. In Ontario, all insurance companies, insurance agents and brokers; trust companies; credit unions and caisses populaires; and mortgage brokers must be registered/licensed with Financial Services Commission of Ontario or with the [Office of the Superintendent of Financial Institutions \(OSFI\)](#) or with the [Registered Insurance Brokers of Ontario \(RIBO\)](#).

AFF scam letters should be forwarded to [Phonebusters](#). Phonebusters is a joint partnership between the Ontario Provincial Police (OPP) and the Royal Canadian Mounted Police (RCMP). They are interested in receiving copies of any new versions of the scam letters, particularly those involving Canadian mailing addresses or telephone numbers. Records relating to the payment of advance fees should also be forwarded to Phonebusters.