

CRA, Service Canada, and grandparent scams: the signs that actually tell them apart

The real Canada Revenue Agency (CRA) may ask for your Social Insurance Number on the phone to confirm who you are, so that request alone does not show a call is a scam. The clearer signs are a demand for payment by gift card, cryptocurrency, or e-Transfer, a threat of arrest, and a text message that claims to be from the CRA. Hanging up and calling back on a number you found yourself is the check the CRA describes.

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<https://oasguide.ca/en/library/scams-targeting-seniors>

The real CRA can ask for a Social Insurance Number

A common piece of advice says the Canada Revenue Agency (CRA) never asks for a Social Insurance Number (SIN). The CRA's own list says that when it calls, it may ask for a name, date of birth, or SIN to confirm who it is speaking to.¹ A caller who asks for these things could be real, or could be a scammer copying a real call.

Caller ID is a weak sign as well. The CRA warns that scammers may spoof, or fake, a local number, a police number, or a real CRA number.¹ The CRA also describes scam messages that already contain the person's real name, date of birth, or SIN.¹ Knowing these facts does not make a caller genuine.

Some demands come only from scammers

The clearer signs are in what the caller wants. The CRA lists six things it will not do:¹

- Demand or pressure immediate payment by Interac e-Transfer, cryptocurrency, prepaid credit cards, or gift cards.
- Threaten to arrest or deport a person, or put them in prison.

- Use aggressive or threatening language.
- Set up a meeting in a public place to collect a payment.
- Charge a fee to speak with a call centre agent.
- Ask for personal or financial information in a voicemail.

The CRA says it does not contact people by text message or by apps such as WhatsApp or Facebook Messenger. The one exception is a sign-in code for people who chose that option.¹ CRA emails go only to people who signed up for them, and they never contain a link asking for personal or financial information.¹

The CRA's list of current scams includes some aimed at older people. One claimed the CRA was sending extra payments to seniors with a low income.¹ Another, listed under Canada Pension Plan (CPP) and Old Age Security (OAS) scams, was a text asking people to reply "Y" to fix a line on their tax assessment.¹

Service Canada does not start contact to collect personal information

Service Canada delivers OAS, the Guaranteed Income Supplement, and CPP. The government warns that some scams look as if they come from Service Canada and ask for a SIN or for personal or financial information.² Service Canada says it will not ask for personal information through calls, texts, or emails a person did not expect.³ Its letters arrive in beige or white envelopes that show the Canada wordmark.³

A caller who says they work for Service Canada can be checked through 1 800 O-Canada at 1-800-622-6232 (TTY 1-800-926-9105). Service Canada says its agents there can confirm whether the caller is a real investigator.³

The grandparent scam depends on speed and secrecy

The emergency scam, often called the grandparent scam, borrows a family member's name instead of a government's. According to the Canadian Anti-Fraud Centre (CAFC), a caller says a loved one has been arrested, has had a car accident, or cannot get home from another country.⁴ The caller may pose as the grandchild or as an official, and asks for cash, cryptocurrency, or gift cards.⁴ The caller may claim a court "gag order" means nobody else can be told.⁴⁵

The RCMP reports that fraudsters may send someone to the home to collect the cash, or ask for it to be sent by courier.⁵ According to the CAFC, more than \$9.2 million was reported lost to emergency scams in 2022, up from \$2.4 million in 2021.⁵

The CAFC points out that the Canadian criminal justice system does not allow someone to be bailed out of jail with cash or cryptocurrency.⁴ The CAFC advises hanging up and calling the family member on a number already known, not one the caller gives.⁴ The RCMP has suggested that families agree on a code word.⁵

Hanging up first is the check the CRA describes

For calls that claim to be from the CRA, the agency sets out a short process.⁶ The person shares no information during the call. They write down the caller's name, office location, and callback number. Then they say they will check, and they end the call.

The callback number can then be checked with a tool on the CRA website, or by calling the CRA at 1-800-959-8281.⁶ The CRA warns against calling the number a caller gave until that number has been checked.⁶ When a scammer starts the call, the scammer also picks the callback number.

A report goes to the bank, the police, and the CAFC

The CAFC asks victims of fraud to contact their local police as soon as possible.⁷ It also asks people to report to the CAFC even when no money was lost, because reports help police link crimes in Canada and abroad.⁷ Reports can be made online at

reportcyberandfraud.canada.ca, and a name is not required. The phone line is 1-888-495-8501, Monday to Friday, 10 am to 4:45 pm Eastern time.⁷

When CRA details were shared, the CRA also lists the bank, the two credit bureaus (Equifax and TransUnion), and the police. After a report to the CRA, an agent can place protections on the person's CRA account.⁸ The Competition Bureau says money sent through transfer services is like cash, and once someone picks it up, getting it back is almost impossible.⁹

A 2023 RCMP release estimated that only 5 to 10% of victims report scams and fraud to the CAFC or the police.⁵ People who have already lost money can be targeted again. The CRA warns of "recovery" messages that promise to get the money back but aim to take more money or personal details.¹ A person who has lost money can call their bank first, then the local police, and then the CAFC at 1-888-495-8501.

Notes

1. Canada Revenue Agency, "Recognize a scam - Scams and fraud - CRA", page modified 2026-08-06.

<https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/recognize-scam.html> (accessed 2026-10-06)

2. Government of Canada, "Protect yourself from scams and fraud - Learn and plan for your retirement", page modified 2025-12-19. <https://www.canada.ca/en/services/life-events/retirement/protect-yourself-scams-fraud.html> (accessed 2026-10-06)

3. Employment and Social Development Canada (Service Canada), "Scam and fraud prevention - Service Canada", page modified 2026-02-27. <https://www.canada.ca/en/employment-social-development/corporate/portfolio/service-canada/fraud.html> (accessed 2026-10-06)

4. Canadian Anti-Fraud Centre, "Emergency", page modified 2026-01-14. <https://antifraudcentre-centreantifraude.ca/scams-fraudes/emergency-urgence-eng.htm> (accessed 2026-10-06)

5. Joint release of the RCMP, the Canadian Anti-Fraud Centre, and the Ontario Provincial Police. The loss figures are the CAFC's reported losses for calendar years 2021 and 2022; the 5 to 10% figure is the release's own estimate. Royal Canadian Mounted Police, "The RCMP, CAFC and OPP raise awareness after an increase in emergency-grandparent scams", 2023-02-02. <https://rcmp.ca/en/news/2023/02/rcmp-cafc-and-opp-raise-awareness-after-increase-emergency-grandparent-scams> (accessed 2026-10-06)

6. Canada Revenue Agency, “Verify it's the CRA calling - Scams and fraud - CRA”, page modified 2026-04-15. <https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/verify-cra-contact.html> (accessed 2026-10-06)
7. Canadian Anti-Fraud Centre, “Report fraud and cybercrime”, page modified 2025-11-27. <https://antifraudcentre-centreantifraude.ca/report-signalez-eng.htm> (accessed 2026-10-06)
8. Canada Revenue Agency, “Report a scam or identity theft - Scams and fraud - CRA”, page modified 2026-03-20. <https://www.canada.ca/en/revenue-agency/corporate/scams-fraud/report-scam.html> (accessed 2026-10-06)
9. Competition Bureau Canada, “The Little Black Book of Scams 2nd edition”, 2018-03-01. <https://competition-bureau.canada.ca/en/little-black-book-scams-2nd-edition> (accessed 2026-10-06)

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