



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Home Services and Equipment Fraud

2024-04-25

FRAUD: RECOGNIZE, REJECT, REPORT

The Canadian Anti-Fraud Centre (CAFC) is noticing an increase in reporting related to misleading home services and equipment. Victims are being contacted through ads on social media, telemarketing calls or through door-to-door sales persons. Ads on social media will ask for your contact information. After receiving your contact information, you will receive a telephone call asking to setup an appointment at your residence. Door-to-door sales people can use high pressure tactics and can be aggressive in nature. Consumers may find themselves in a situation where they purchase a product or sign up for a service they neither need nor want.

Beware! The services and products offered likely come with contractual obligation. The sellers will offer their services or equipment at a price that is normally below market value. They may claim that the victim is eligible for a grant through a government program and pressure the victim into signing a contract or prepaying for the equipment or services.

Most common variations:

- Air duct cleaning
- Furnace, hot water tank or other home appliances/equipment
- Paving services
- General contracting/home maintenance
- Internet, cable or cellphone services

Reporting indicates the risks to consumers include that that quality of work or equipment often is not worth the price paid, and in some cases that warranties are invalid.

The CAFC has also received reports where victims have signed a contract and a Notice of Security Interest (NOSI) has been placed on their home.

Warning Signs – How to protect yourself

- In cases where a contract is signed, you may have the right to a cooling off period. For example, in Ontario consumers have the right to cancel a contract for any reason within a 10-day cooling off period. For water heater contracts, there is a 20-day cooling off period.
- Know your rights. Look up your Provincial and Territorial Consumers Affairs Office at <https://www.consumerhandbook.ca/en/topics/consumer-protection/door-to-door-sales/>
- Be wary of ads on social media offering grants, equipment or services at a price below market value.



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada

Bureau de la concurrence
Canada



Ontario Provincial Police

Canada

- Research the company before providing your contact information.
- Never provide personal information to a company or individual without researching the company and consulting with your provincial consumer protection agency.
- Never feel pressured to sign a contract or prepay before doing your research.
- Do not allow unsolicited visitors into your home.
- Don't answer unsolicited phone calls, specifically from numbers you do not recognize.

Anyone who suspects they have been the victim of cybercrime or fraud should report it to their local police and to the Canadian Anti-Fraud Centre's [online reporting system](#) or by phone at 1-888-495-8501. If not a victim, you should still report the incident to the CAFC.