



CANADIAN SNOWBIRD  
ASSOCIATION

## SNOWBIRD ALERT

### U.S. BANKING INFORMATION SCAM

#### W8-BEN – Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding

The Canadian Snowbird Association (CSA) wishes to alert all members to a new scam to illegally obtain information about an individual's U.S. bank accounts and financial details by either e-mail or fax.

The legitimate U.S. Internal Revenue Service (IRS) form *W8-BEN Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding* is completed and filed, with an individual's U.S.-based financial institution, when a U.S. non-resident (such as a Canadian snowbird traveller) earns interest on deposits or other investments held by the financial institution. The purpose of the form is to possibly avoid having 30% of any interest earned on deposits withheld by the financial institution and remitted to the IRS.

This latest scam consists of a covering letter displaying the crest of the United States with the title "United State of America – Internal Revenue Services" underneath. Note the misspelling of the word "state" in its singular form. The letter is signed by the "Director of Information".

To a trained eye, the accompanying bogus W8-BEN form does not resemble an authentic Internal Revenue Service form. The form further asks several personal identity questions (mother's maiden name, passport number, bank account numbers, arriving/departing travel dates, etc.) **that are not contained on the legitimate form.**

The bottom of the bogus form also contains a fax number to which the individual is directed to return the completed form.

The Canadian Snowbird Association advises all members **not to complete** any form requesting personal banking details or personal identity questions without first checking with their U.S. financial institution. Where feasible, such forms should be completed and returned to the financial institution only in person and never by fax or e-mail.

The association has already been in touch with PhoneBusters™ – The Canadian Anti-fraud Call Centre. PhoneBusters is the central agency in Canada that collects information on telemarketing, advanced fee fraud letters and identity theft complaints. It is jointly operated by the Ontario Provincial Police and the Royal Canadian Mounted Police.

PhoneBusters advises that members who receive this scam do not need to contact their office unless they have inadvertently returned a completed bogus form and are therefore now at risk. In these cases PhoneBusters will provide advice how to proceed.

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#### **Commitment, Service and Advocacy for Travellers**

The Canadian Snowbird Association is a national not-for-profit advocacy organization dedicated to actively defending and improving the rights and privileges of travelling Canadians.