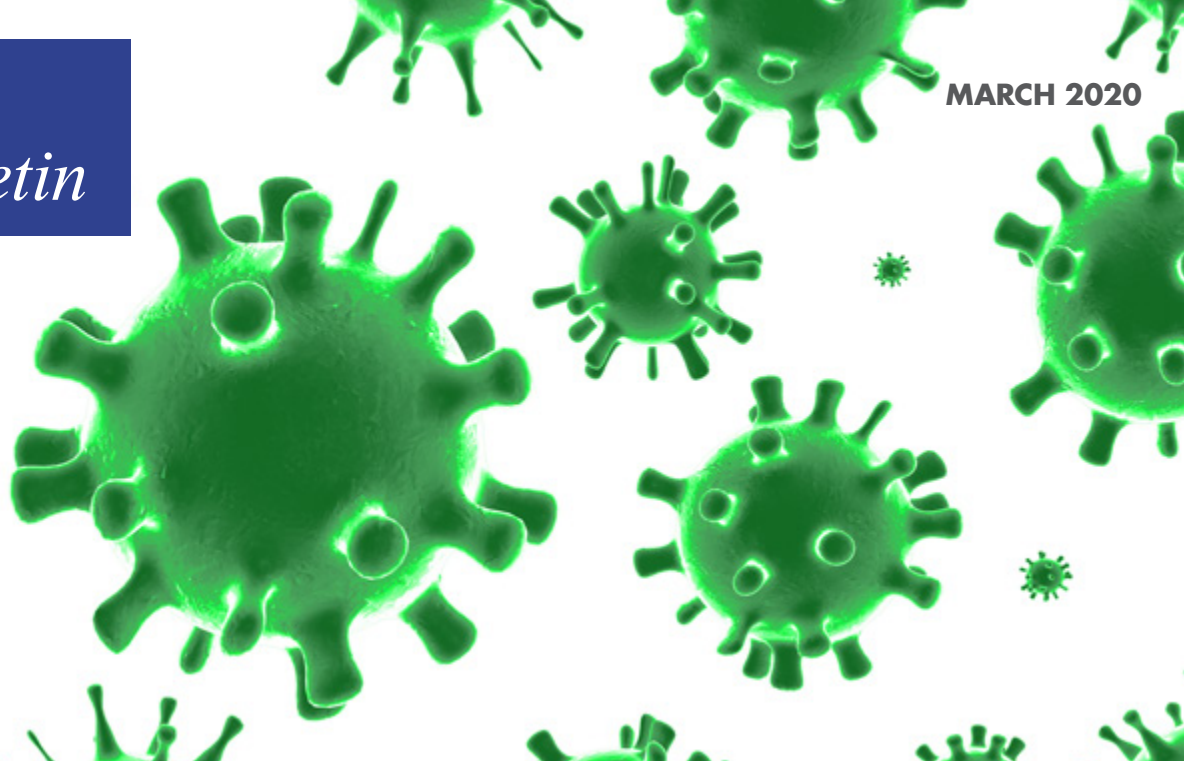


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## Update on MFDA Operations

The MFDA is continuing to operate subject to necessary modifications and has taken proactive measures to protect MFDA and Member staff, and the public, by performing its regulatory functions remotely to the greatest extent possible. The MFDA continues to accept, review and respond to complaints or inquiries from the public.

The COVID-19 pandemic has brought about many changes to the day-to-day lives of Canadians. Given the current level of uncertainty and the fluid nature of current world-wide events, the MFDA will be publishing COVID-19 Investor Bulletins. These investor bulletins are intended to help provide Canadians with timely and relevant information related to investing and interacting with your dealer and advisor during the COVID-19 pandemic. Investor Bulletins will also provide important notices to help Canadians protect themselves from financial frauds and scams related to the pandemic.

### Warning Regarding Increase Cybercriminal Activity

The cybersecurity community is seeing an increased number of cyberattacks exploiting the COVID-19 pandemic. Cybercriminals are exploiting the fact that people around the world are feeling uncertain and are looking for answers and information to protect themselves. The MFDA is advising investors to be vigilant and extremely cautious during this

time. Some cyberscams that have already been identified and which investors should be on the lookout for include malicious emails promoting: maps on the spread of the virus, fake vaccinations for sale, and personal protection equipment (PPE). Other scams include email campaigns designed to look like public service announcements from trusted sources such as the World Health Organization that lead recipients to a fake web page designed to collect email addresses and passwords.

#### To protect yourself during these times:

- ✓ Do not open any email attachments you are not expecting
- ✓ Do not click on unknown ads or links in emails or on websites you are unfamiliar with, especially on links related to ways to obtain masks, COVID-19 test, vaccines and cures
- ✓ Be immediately suspicious anytime you are asked to give login credentials and passwords for any reason, other than from known and trusted websites
- ✓ If you receive an email from a known or trusted site, do not login by clicking on the email link. Instead you should access the site by opening a new web browser tab or window and using a known site web address

- ✓ Know how to spot fake email and landing pages:
  - Note any spelling and grammatical errors in the email
  - Watch for button links to non-secure sites (links starting with HTTPS are secure – links starting with HTTP are not)
  - Make sure that any links are going to the real site you are intending to go to
  - Be suspicious of any pop-ups asking you to verify your email, password or other information that a site should already know

## Working with your Advisor During COVID-19

With all of the volatility in the stock market related to the COVID-19 situation you may have concerns about your investments. Now is a good time to speak to your financial advisor about your concerns and whether any changes need to be made in your investment portfolio.

With social distancing now in place throughout Canada meetings and discussion with your advisor may be different than they were before, as in-person meetings are not

advisable. With this in mind there are certain steps you can take to help facilitate communication with your advisor and to protect yourself during these turbulent times:

- ✓ Think about your preferred method of remote communication with your advisor; such as by videoconference (Skype, FaceTime, etc.) or telephone. If you plan on using a videoconferencing service try to familiarize yourself with the technology prior to using it with your advisor for the first time
- ✓ When speaking to an advisor remotely try to ensure that there are as few people around as possible so that any personal and confidential information you discuss remains private
- ✓ Avoid using the mail to send documents and communications if possible
- ✓ Sign up for electronic delivery of documents and electronic funds transfers (EFTs) where available
- ✓ You should only send confidential and personal information to trusted and verified sources (e.g. websites or email addresses you are familiar with)
- ✓ You should not send any personal information or sensitive documents over unsecured email or through unsecured websites



### If You Have a Complaint

#### Complaints to your dealer

To avoid any delays that may occur by sending complaints by regular mail during this time you should consider sending complaints to your dealer by email. Your dealer's email address can typically be found on its website.

#### Complaints to the MFDA

Complaints submitted to the MFDA should be sent to [complaints@mfd.ca](mailto:complaints@mfd.ca) or through the MFDA electronic [complaints form](#).

For more information on submitting a complaint to the MFDA please visit: <https://mfd.ca/investors/how-to-make-a-complaint/>

If you require assistance in locating your dealers email address or require further information on filing a complaint with the MFDA, please call (416) 361-6332 or 1-888-466-6332 (Option #1) or email [membershipservices@mfd.ca](mailto:membershipservices@mfd.ca).



Mutual Fund Dealers Association of Canada  
Association canadienne des courtiers de fonds mutuels

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