# Identity Theft WATCH your IDENTITY!

Identity (ID) theft is serious. It occurs when someone steals your personal information to commit a crime. While you can't entirely control whether you will become a victim there are ways to minimize the risk.

### **Guard Your Personal Information**

- Never give personal information by phone, Internet or mail unless you initiate the contact.
- Be careful about sharing personal information and don't give out more than you need to.
- Shield your PIN, and never lend cards.
- Report missing credit or debit cards.
- Carry only the ID you need.
- Put other ID documents (SIN, birth certificate, passport) in a safe place.
- Shred documents with personal information.
- SIN is only for employment and tax reporting.
- Ask about the security of your information at work, with businesses and charities.

#### Guard your Computer and its Information

- Select a complex password of letters, numbers and symbols.
- Install firewall, anti-virus, anti-spyware and security software-update often.
- Don't try, don't buy and don't reply to spam or emails that ask for banking information.
- For online transactions, look for http**s**://, a closed lock or an unbroken key icon.
- When disposing of hard drives, use overwrite software or destroy the drive.

IDENTITY THEFT: Recognize it. Report it. Stop it.

> Produced by the Federal-Provincial-Territorial Consumer Measures Committee



# Identity Theft ARE YOU a VICTIM?

With your identity, thieves can open new bank accounts, order cell phones, take out a mortgage on your property and buy cars or furniture.

## Signs of ID Theft

- Purchases not made by you appear on your monthly bills.
- Bills arrive on accounts you don't own.
- Collection agency calls about unknown debt.
- Credit card/bank statements don't arrive.
- Your credit report shows mystery debts.

### What to Do

- Call financial institutions and local police.
- ✓ Put a fraud alert on your credit report by contacting Equifax: 1-800-465-7166 and Trans Union: 1-877-525-3823
  - (Quebec residents: 1-877-713-3393).
- ✓ To replace ID cards like health, driver's licence, SIN call 1 800 O-Canada
- Contact Canada Post if your mail is missing.
- ✓ Keep records of steps taken to clear your name and re-establish your credit.
- Help stop fraud. Contact PhoneBusters at 1-888-495-8501 or phonebusters.com

For more information on Identity Theft visit

## www.ConsumerInformation.ca

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