



Protecting Yourself from Credit Card Fraud

TIPS TO PREVENT CREDIT CARD FRAUD

Be vigilant

- Do not give out your credit card number over the phone on unsolicited calls, even if the caller claims to be from a legitimate company.
- Do not give out credit card information by e-mail as it is not a secure method of transmission.
- Only share your personal information with companies you know and trust.
- Keep your wallet or purse secure — in public places, crowds and while on public transportation.
- When making a purchase, keep your card in sight, and make sure the card returned to you is yours.
- Merchants regularly change their point-of-sale devices. However, if you notice something suspicious about how a transaction is handled or the device itself, report it to the company's head office or to your credit card company.
- When on the Internet, make sure the web site you are using is secure before transmitting personal information.
- Minimize the identification information and the number of cards you carry.
- Ensure that your computer firewalls/spyware are up to date.

Protect Personal Identification Numbers (PINs) and Passwords

- Memorize your Personal Identification Number (PIN) and never write it down or give it out to anyone, even family members as this may make you liable for any fraudulent use.
- Change your PIN often. Use hard-to-guess passwords and PINs.
- Always shield the PIN keypad with your hand or body when entering your PIN.

Be proactive

- Check your monthly billing statements to make sure all the charges on it are accurate. Report any unauthorized or missing charges right away to your financial institution.
- Make a list of the cards in your wallet, their account numbers and customer service telephone numbers. Keep this information in a safe place.
- If you don't receive a replacement by the time your card expires, call your card issuer. Destroy any old cards as soon as a new or replacement card with new expiry dates is received.
- When canceling a card, cut it into small pieces and cancel the card with the issuer. Ask for a written confirmation that the account has been closed and write down the name of the person you spoke to.

- Guard your mail. Be aware of when to expect your monthly statements, regular bills or new credit cards.
- Shred all mail that contains any personal information, financial data or a signature. This includes account statements from your financial institution or credit card company.
- Report lost or stolen cheques, credit cards or debit cards at once to your financial institution.
- Order a free copy of your credit report at least once a year to make sure the information in it is legitimate and free of errors.

What to do if it happens to you

- If you think you have been the victim of fraud, you should contact your financial institution immediately.
- If you are held responsible by your financial institution, contact the Financial Consumer Agency of Canada.
- Keep notes and all documentation, as this information may be required to assist in resolving the fraud perpetrated against you.
- Report it to your local police and PhoneBusters through their toll-free number at: 1-888-495-8501, or send them an e-mail at: info@phonebusters.com. PhoneBusters is a joint operation between the Ontario Provincial Police (OPP) and RCMP that coordinates and channels intelligence and complaints to the police service of jurisdiction.

Are you protected if you are a victim of fraud?

If you are a victim of fraud, you may be protected by one of the following consumer protection policies.

- Zero Liability Public Commitment
 - Protects consumers in the event that their credit card or credit card number is used in a fraudulent transaction, whether it be in a store, by telephone or by Internet. Note: It does not apply to transactions at an automated banking machine (ABM) using a Personal Identification Number (PIN).
- Visa E-Promise
 - Visa E-Promise program is designed to add an extra layer of protection for Visa cardholders shopping online, by mail or by phone.

Where to go for more information

The Financial Consumer Agency of Canada (FCAC) provides timely and objective information to help consumers choose the best banking products and services for their needs. FCAC also informs Canadians of their rights and responsibilities when dealing with financial institutions and makes sure that banks and federally regulated trust, loan and insurance companies respect the laws and agreements that protect consumers.

You can reach us by phone through our toll-free Consumer Contact Centre at 1-866-461-3222 (our TTY number is 613-947-7771 or, toll-free, 1-866-914-6097) or by visiting our Web site at www.fcac.gc.ca.

To find out how to order a free copy of your credit report once a year, consult FCAC's publication *Understanding Your Credit Report and Credit Score* available on our Web site or by telephone.