

BE INFORMED ABOUT ...

Identity Theft

Watch Out!



0123 456 789



Log on to www.ConsumerInformation.ca
and take a tour of the site.

Identity Theft

Identity theft is what happens when a criminal uses your personal information — your name, Social Insurance Number (SIN) or credit card number, etc. — without your knowledge. The thief then uses this information to commit a crime. Some of these crimes can include charging things to your credit or debit card, opening accounts, applying for loans or credit cards, or even renting an apartment in your name. It can take a lot of time to get all your personal information back in order.

Minimize the risk

Many people don't realize how easy it can be to get someone else's personal information.

If you have a bank account or credit or debit card, get bills in the mail, or simply have a SIN, you could be at risk. There's no need to panic, but there is reason to be careful. Here are some simple steps you can take to avoid identity theft.

Guard your personal information!

- Before you give out any personal information, find out how it will be used. Ask if it will be shared with anyone else.
- Pay attention to your bills when they arrive. If your bills don't arrive, check with the people who are sending them.
- Guard your mail. Put the mail you are sending in mail collection boxes or deposit it at the post office. Remove the mail you receive from your mailbox as soon as possible. Ask the Post Office to forward your mail if you change your address.
- Never leave receipts at bank machines, in garbage cans or at the gas pump.
- Don't leave personal information lying around at home, in your car or at the office.
- Never give personal information by phone, the Internet or mail unless you contact the business yourself and you know the company very well. Identity thieves sometimes use fake offers or fake identities to trick you into giving them your personal information, account numbers and passwords.
- Shred or destroy your personal documents before you throw them out. Cut up your old credit and debit cards.



Be watchful and alert!

- Report missing credit or debit cards to your bank or financial institution right away. The longer you wait, the more time a thief has to use your cards.
- Carry only the identification (ID) you need. Keep all other identification (birth certificate, SIN, passport, etc.) locked in a safe place.
- Always protect your PIN (personal identification number) when you are using your debit card at the bank or a store.
- Don't write down your PIN, SIN or online banking passwords. Never keep this information in your wallet or purse.

Guard your computer and its information!

- Install or subscribe to security software such as anti-virus software and anti-spyware on your computer. Keep the software up to date.
- Don't try and don't reply to spam e-mails (junk e-mails that you didn't ask for). Beware of e-mails that ask for your personal or financial information. Just delete them!
- Always create computer passwords that include a combination of letters (upper and lower case), numbers and symbols. Don't use passwords that thieves can easily guess, such as your birth date.

Report missing credit or debit cards to your bank or financial institution right away.

Get a copy of your credit report

Once a year, you should get a copy of your credit report. You should also get a copy of your credit report if you think your personal information has been stolen. You can ask for a copy from one of the companies listed below. These companies are known as credit reporting agencies or credit bureaus. You can get your report for free by mail once a year, or you can get it as often as you wish online for a fee:

Equifax: 1-800-465-7166

www.equifax.ca

Trans Union : 1-800-663-9980 (outside of Quebec)

1-877-713-3393 or 514-335-0374 (within Quebec)

www.transunion.ca

Northern Credit Bureau: 1-800-532-8784

www.creditbureau.ca

Check your credit report to look for debts that are not yours and to see who has been asking about you. If something on the report looks wrong, or if a business you do not know has asked for a copy of your credit report, call the credit reporting agency right away.

What to do if it happens to you

If you think you are a victim of identity theft, you should take these steps:

- Call your bank and the local police immediately.
- Contact PhoneBusters at 1-888-495-8501 (www.phonebusters.com).
- Keep records (receipts, bills, etc.).
- Call 1 800 O-Canada to replace identity cards such as your health card, driver's licence or SIN.



By reporting fraud, you can help stop it.

For more information on identity theft, read the Consumer Identity Theft Kit and Checklist available at www.ConsumerInformation.ca. This site also offers information on many other consumer topics.

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