



Office of the
Privacy Commissioner
of Canada

Identity Theft and You



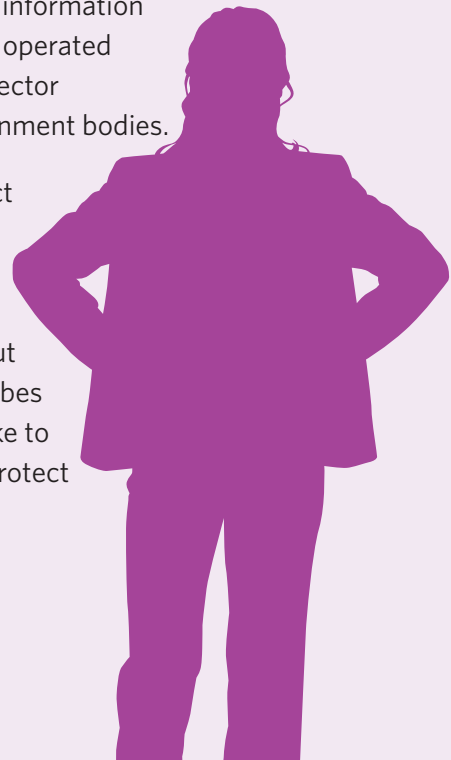
There have always been scammers who pose as somebody else to carry out fraudulent activities. With today's proliferation of technology, stealing innocent people's identities in order to commit fraud has become a very lucrative business.

Cloaked in your stolen identity, a fraudster can cash your cheques, raid your bank accounts, bilk your credit card company and even load a big mortgage on your house.

If you're lucky, it's merely an administrative nuisance to sort out. If you're unlucky, you can spend years trying to restore your finances - and some people never completely succeed.

Identity thieves have many ways to get their hands on your personal information. Some simply steal old bills or preprinted credit card offers discarded in waste or recycling bins. Others exploit information lost or stolen from databases operated by retailers or other private-sector organizations and even government bodies.

You can, however, help protect yourself from unscrupulous criminals. One important way is to limit the amount of information you give out about yourself. This brochure describes some of the steps you can take to safeguard your identity and protect yourself from swindlers.



SIZING UP THE PROBLEM

There's no widespread agreement on the meaning of "identity theft," but the term is used for everything from cheque forgery and the use of stolen credit cards to sophisticated scams in which an impostor adopts somebody else's identity to gain access to their assets.

With no single definition, it's hard to measure the extent of the problem. Moreover, many people don't report incidents of identity theft, sometimes because they're embarrassed, or because they fear there's nothing the authorities can do anyway.

Still, a nationwide public opinion survey conducted on behalf of the Office of the Privacy Commissioner of Canada indicates that Canadians are seriously concerned about identity theft. In fact, 16 percent of respondents reported having been victims of such a fraud.

Moreover, 60 percent of respondents felt their personal information is at greater risk than it was 10 years ago.

Identity thieves have a knack for spotting opportunity. In 2008, the Competition Bureau of Canada received more than 15,000 complaints about mass marketing fraud perpetrated through the mail, by phone or over the Internet. Complaints involved fake charities, loan scams, and phony vacation offers - all ways for hucksters to exploit people's personal information.



WE'RE HERE TO HELP




The Office of the Privacy Commissioner of Canada protects and promotes the privacy rights of individuals. The issue of identity management is one of the Office's key priorities, so helping you protect your identity from theft is a key concern.

Organizations also play an important role. In the course of doing business they acquire personal information about employees, clients and customers, and they must ensure it is well managed and protected.




Individuals should also become more informed and take appropriate steps to protect their personal information.

Incorporating the following tips into your life doesn't take long, but it will significantly lessen the chances that your personal information winds up in the wrong hands:




Credit cards

-  Keep track of when credit card bills are supposed to arrive, and call the company if they're late.
-  Review all credit card and bank statements to make sure there are no unauthorized purchases.
-  Check your credit report annually. Major credit reporting bureaus provide one free report each year.

Mail

-  If you can, use a locked mailbox or one with a drop slot so no one can steal your mail. If you use a regular box, pick up your mail as promptly as possible after it is delivered.
-  Shred or destroy items with your name and address, such as preapproved credit card offers, insurance and loan applications, bills, and credit card receipts. Don't discard them in your recycling or waste bins.
-  If you are going to be away from home, arrange for a trusted neighbour to pick up your mail. If this is impossible, Canada Post provides a mail-holding service for a fee.

Phone

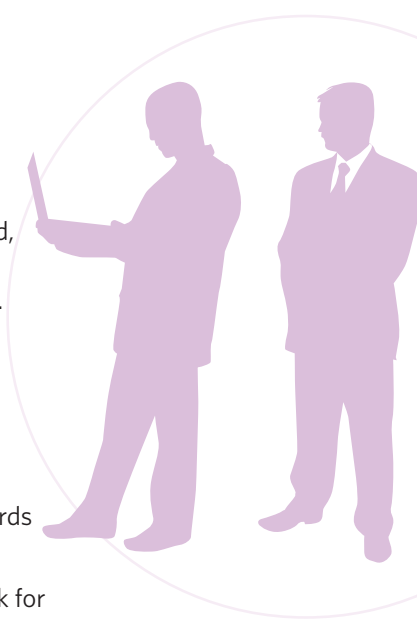
-  Don't give out credit card numbers or other personal information over the phone unless it's to a trusted person or you initiated the call yourself.
-  If someone calls offering an 'exceptional offer' or to conduct a survey, do not disclose your personal information. Reputable firms never ask for personal information without significant safeguards.
-  Teach your children about the risks of identity theft and advise them not to answer any questions from strangers over the telephone. Encourage them to tell you when they receive a suspicious call.

Wallet

- ✔ Carry only essential ID such as your driver's licence and health card. Leave your social insurance number (SIN) card, passport and birth certificate in a safe place, such as a locked cabinet at home or a safety deposit box at the bank.

Computer

- ✔ Make sure your computer has firewalls, virus protection and online security and privacy safeguards.
- ✔ Your online accounts should only be accessible with passwords that you create and change often. Your passwords should be hard for anyone to guess.
- ✔ When you shop or bank online, or fill out online forms, look for the padlock symbol at the lower right corner of your screen. This symbol means the information you provide is secure.
- ✔ When you log on to your e-mail or bank account from a library or other public computer, make sure no one can watch over your shoulder as you type in your password and other private information. Log out when you leave.
- ✔ Be careful about any personal information you divulge online, including in chat rooms and over social networking sites such as Facebook and Twitter.
- ✔ Be suspicious of e-mails that appear to come from financial institutions or government agencies, asking you to provide personal information online. Real banks and governments don't do that, but scammers will often hijack real logos to make their fraudulent messages look authentic.
- ✔ Delete any e-mail soliciting funds, unless you can verify independently, for example with a phone call, that it's from a reputable organization.
- ✔ Share this and other information about identity theft with your children. Help them better understand what they must do to protect their privacy online.



IF YOU'VE BECOME A VICTIM OF FRAUD

By taking steps to better safeguard your personal information, you will reduce the chances of becoming a victim of identity fraud. You may not fully escape the risks, but if you think you've been targeted, there are some actions you should take to address the situation.

Depending on the circumstances, you might need to:

- Cancel your credit cards and get new ones issued. Ask the credit card company if any accounts have been tampered with or opened fraudulently in your name.
- Advise your bank. Close any compromised accounts and open new ones. Create difficult-to-crack passwords and PINs to access your new accounts.
- Keep track of the steps you take and the expenses you incur to clear your name and re-establish your credit.
- Report the incident to the police.

The website of the Office of the Privacy Commissioner of Canada (www.priv.gc.ca) offers other useful information about reporting and correcting the damage resulting from identity theft or related frauds.



THE RIGHT TO PRIVACY

Canadians enjoy a basic right to privacy. That means you should be able to go about your life without fear that somebody will loot your savings account, ruin your credit record or steal your identity.

Your privacy is threatened, however, if your personal information falls into the wrong hands.

That is why the Office of the Privacy Commissioner of Canada is working with you to safeguard your personal information and your privacy, and to help you protect yourself from fraud.



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