

Your Social Insurance Number: A Shared Responsibility!

**Protect it!
Safeguard it!**



Service
Canada 

Your **Social Insurance Number** (SIN) is confidential. With Service Canada, you share the responsibility of protecting your SIN from inappropriate use, fraud, and theft.

How does Service Canada protect your SIN?

At Service Canada, we:

- safeguard your personal information in our care;
- only allow access to your SIN to those who are authorized and who need to know; and
- provide guidance about how to protect your SIN and your personal information.

The Social Insurance Number program is delivered by Service Canada. Service Canada brings Government of Canada services and benefits together in a single delivery network. It provides Canadians with one-stop service they can access however they choose—on the Internet at www.servicecanada.gc.ca, by phone at 1 800 O-Canada, or in person at Service Canada Centres across the country.

This document is available on demand in alternative formats.

Online: www.servicecanada.gc.ca

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How can you protect your SIN?

To protect your SIN, you should:

- only provide your Social Insurance Number if you know that you are legally required to do so;
- contact Service Canada if you change your name, if your citizenship status changes, or if information on your SIN record is incorrect or incomplete; and
- inform Service Canada if your SIN card is lost, or if you suspect that your SIN is being wrongly used.

Notes

- If there is a death in your family, please let Service Canada know. When you do so, we can update our files and ensure that any fraud or misuse of the deceased's SIN is avoided.
- If you lose or misplace your SIN card and you know your numbers, you do not need to obtain a replacement SIN card, except if you are seeking employment.

Tips to protect your Social Insurance Number

- **Don't carry your SIN card with you.** Store it safely (for example, in a secure filing cabinet at home, or in a safety deposit box).
- **Never use your SIN card as a piece of identification.** Doing so puts your SIN and personal information at risk.
- **Don't provide your SIN over the phone** unless you make the call and you know with whom you are dealing.
- **Never reply to e-mails** that ask for personal information like your SIN.
- **Protect your personal information and your SIN.** For example:
 - **shred** paper records with personal information once you no longer need them;
 - **use** confidential passwords that contain a combination of upper- and lower-case characters, numbers, and symbols;
 - **never use** automatic log-in features that save user names and passwords on your computer; and
 - **use** a personal firewall and anti-virus software on your computer system.

When should you provide your Social Insurance Number?

You usually need to provide your SIN:

- to your employer
- for income-tax purposes
- to financial institutions where you are earning interest or income
- to receive Canada Pension Plan (CPP), Old Age Security (OAS), or Régie des rentes du Québec (RRQ) benefits
- to receive Employment Insurance (EI) benefits
- to set up a Canada Education Savings Grant (CESG) or a Registered Education Savings Plan (RESP)
- to receive the Canada Child Tax Benefit
- to receive Canada Student Loans
- for goods and services tax (GST)/harmonized sales tax (HST) claims
- to receive social-assistance benefits
- for veterans' benefits and programs
- to receive Workers Compensation benefits
- to receive child-support payments

When should you not provide your SIN?

In some situations, private-sector organizations may ask you to provide your SIN. Please note that, although this practice is strongly discouraged, it is not illegal.

Here are examples of when you do **not** have to provide your Social Insurance Number or show your card:

- proving your identity (except for specific government programs)
- completing a job application (before you get the job)
- completing an application to rent a property
- negotiating a lease with a landlord
- completing a credit-card application
- cashing a cheque
- applying for a video-club membership
- completing some banking transactions (mortgage, line of credit, loan)
- completing a medical questionnaire
- renting a car
- subscribing to a long-distance or cellular telephone service
- writing a will (in Quebec, it is not mandatory to provide a SIN)
- applying to a university or college

What should you do when someone asks for your SIN and you do not think it's required?

- If you believe your SIN isn't required, ask why it is being requested, how it will be used, and with whom it will be shared.
- If your SIN is not required by law, explain that you prefer not to provide it. Offer different proof of identity.
- If the organization refuses to provide the product or service unless you provide your SIN, ask to speak to the person in charge. Many organizations don't know about the appropriate uses of the SIN. Once they understand, they may willingly change their practices.
- If you are not satisfied with the organization's response, you may formally complain to the Office of the Privacy Commissioner of Canada at www.privcom.gc.ca or 1-800-282-1376. There is no fee for making a complaint to the Privacy Commissioner.

What should you do if you suspect someone is using your SIN?

If you suspect that someone is using your SIN, act quickly to prevent personal loss and minimize the negative impact.

- **File a complaint with the police.** Ask for the case reference number, and the officer's name and telephone number. If you obtain a copy of the police report, make sure it states your name and SIN.
- **Contact PhoneBusters** – The Canadian Anti-fraud Call Centre at **1-888-495-8501**. PhoneBusters is a national anti-fraud call centre providing advice and assistance about identity theft.
- **Call one of Canada's two credit bureaus** (phone numbers on page 10). Every year, you can request a free copy of your credit report. Review it for any suspicious activity. Also, check to see if your credit file should be flagged—which indicates that your personal information has been put at risk and may be vulnerable to fraud.

Equifax: 1-800-465-7166

TransUnion: 1-866-525-0262

(for residents of Quebec, dial
1-877-713-3393)

- **Inform your bank and creditors** by phone and in writing about any irregularities.
- **Report any irregularities in your mail delivery to Canada Post** (for example, opened envelopes, missing financial statements or documents).
- **Visit a Service Canada Centre** and bring any documents you have that may help prove the suspected fraud or misuse of your SIN (see pages 11 and 12). Also, bring an original identity document (your birth certificate or citizenship document). One of our officials will review your information and provide you with assistance and guidance.

What do you need to provide if you suspect someone is using your SIN to work?

If you suspect someone is using your SIN to work, please gather the following documents and provide them to Service Canada:

- **A printout of all employers:** You can request a printout from the Canada Revenue Agency (CRA), called a T-4 Summary, that lists all employers who have issued a T-4 slip in your name using your SIN over the past three years. To order one, call the CRA at 1-800-959-8281. Check the list to see if there are any employers for whom you have not worked, and if there are, let us know—we will contact them on your behalf.
- **A clear photograph of yourself:** Photographs make it easier for Service Canada officials to confirm with employers that you did **not** work for them.
- **A list of your addresses:** We need to know where you have lived over the last 10 years.

What do you need to provide if you suspect someone is using your SIN to obtain credit?

If you suspect someone is using your SIN to obtain credit, gather any documents you think will help prove that someone else has been using your SIN and provide them to Service Canada. These documents could include:

- copies of any credit application forms filled in by someone else using your SIN (these application forms must show **both** your name and your SIN); and
- letters from creditors confirming that someone else has used your name and SIN to apply for credit (these letters must include **both** your name and SIN, and must state that you are not responsible for any purchases made fraudulently using your information).

Note

Service Canada cannot correct a credit file. It is up to you to contact your financial institution(s), report any discrepancies, and have them resolved.

Can you ask for a new SIN if you have been a victim of fraud?

Yes. Service Canada can issue you a new Social Insurance Number in certain situations, such as when you have been a victim of fraud. If you can prove that your SIN has been used fraudulently, you can ask for a new SIN.

However, you may not want to do so. Getting a new SIN does not necessarily protect you from fraud or identity theft. If someone uses your old SIN as identification and the business does not check the person's identity with the credit bureau, credit lenders may still ask you to pay for the impostor's debts. Each time, you will have to prove that you were not involved in the fraud.

In addition, if we issue you a new SIN, you'll need to contact all your financial institutions, creditors, pension providers, and current and former employers to ask them to update their past and current records on your file.

For more information on how to protect yourself from fraud

Contact the following organizations for more information on how to protect yourself from fraud:

- **SafeCanada.ca**

A one-stop source for safety and security information and services in Canada

www.safecanada.ca

- **Canada's Privacy Commissioner**

Dedicated to protecting and promoting the privacy rights of individuals

www.privcom.gc.ca

- **Internet safety tips**

A Web site designed by Canada's Task Force on Spam to help people protect themselves from Internet threats

www.stopspamhere.ca

- **PhoneBusters**

A national anti-fraud call centre initiative, managed by the Royal Canadian Mounted Police, Ontario Provincial Police, and Competition Bureau Canada, that helps people protect themselves from fraud

www.phonebusters.com

- **Consumer Measures Committee**

A federal–provincial–territorial forum for national cooperation to improve the marketplace for Canadian consumers, through the harmonization of laws, regulations, and practices and through actions to raise public awareness

www.cmcweb.ca/idtheft



How to reach us

CLICK servicecanada.gc.ca

See the Web site for more information on how to contact Service Canada and access the full range of Government of Canada programs and services.

CALL 1-800-206-7218

Select Option “3.”

Agents are available Monday to Friday, 8:30 a.m. to 4:30 p.m. local time, except on statutory holidays.

If you are calling from outside Canada, the number is 506-548-7961 (long-distance charges apply).

VISIT a **Service Canada Centre**

To find the Centre nearest you, visit our Web site, or call 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), please call 1-800-926-9105.

You can also write to us at:

Service Canada

Social Insurance Registration Office
P.O. Box 7000
Bathurst, New Brunswick E2A 4T1