

PROTECTING YOUR SOCIAL INSURANCE NUMBER

Your SIN is confidential and it's important to protect it from fraudulent use.

Your Social Insurance Number (SIN) being used to commit fraud could ruin your credit rating and make it very hard to get credit in the future.

Someone might use your SIN to receive your government payments or tax refunds or to work illegally. If your SIN is used to work illegally, the Canada Revenue Agency could expect you to pay tax on income you did not receive.

How to protect your SIN

- ▶ If you have a SIN card, do not carry it in your wallet or purse—store it in a safe place.
- ▶ Never use your SIN as a piece of identification.
- ▶ Provide your SIN only when you know that it is legally required.
- ▶ Provide your SIN over the phone only if you make the call and you know it is legally required.
- ▶ Never reply to emails that ask for personal information like your SIN.
- ▶ Shred paper records with your SIN once you no longer need them—do not recycle them.
- ▶ Contact Service Canada if you change your name, if your citizenship status changes, or if information on your SIN record is incorrect or incomplete.
- ▶ Take action immediately to protect your SIN if you suspect someone is using it fraudulently. See the section: *If you suspect someone is using your SIN or have been victim of fraud* below.

When to provide your SIN

- ▶ after being hired by your employer
- ▶ when completing your income tax information
- ▶ when opening an account from which you earn interest at a financial institution such as a bank or credit union
- ▶ when accessing government programs and benefits such as:
 - **Canada Pension Plan** benefits
 - **Quebec Pension Plan** benefits
 - **Old Age Security** benefits
 - **Employment Insurance** benefits
 - **Registered Education Savings Plans** (RESP)
 - **Registered Disability Savings Plans** (RDSP)
 - **Canada Child Benefit**
 - **Canada Student Loans**
 - Goods and Services Tax/Harmonized Sales Tax (GST/HST) claims
 - Social assistance benefits
 - **Veterans' benefits and programs**
 - Workers' compensation benefits
 - Child support payments

The Social Insurance Number Code of Practice, available online at Canada.ca/social-insurance-number, lists the federal programs that are permitted to use the SIN.

Some businesses may ask for you for your SIN. This is strongly discouraged, but it is not illegal.

Examples of when you **DO NOT** have to provide your SIN:

- ▶ proving your identity (except for certain government programs)
- ▶ applying for a job
- ▶ applying to rent a property
- ▶ negotiating a lease with a landlord
- ▶ applying for a credit card
- ▶ cashing a cheque
- ▶ completing some banking transactions (mortgage, line of credit, loan)
- ▶ completing a medical questionnaire
- ▶ renting a car
- ▶ signing up for cell phone, Internet or TV services
- ▶ writing a will
- ▶ applying to a university or college

If you are asked for your SIN when it is not legally required

If your SIN is not required by law, ask why it is being requested, how it will be used, and with whom it will be shared. Explain that your SIN is not required by law and that you do not want to provide it. Offer a different proof of identity.

If the company or organization refuses to provide the product or service unless you provide your SIN, ask to speak to the person in charge. Many companies and organizations do not 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 are entitled to file a complaint with the Office of the Privacy Commissioner of Canada. For more information on this or on laws about your privacy and the Government of Canada, call **1-800-282-1376** or visit **www.priv.gc.ca**.

If you suspect someone is using your SIN or have been victim of fraud

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

An indication that your SIN is being used fraudulently could be if the Canada Revenue Agency sends you a Notice of Reassessment concerning undeclared earnings. This may mean that someone has used your SIN for employment purposes or to receive other taxable income.

Here are some key steps to follow:

1. **File a report with the police.** Ask for the case reference number and the officer's name and telephone number. Make sure the report states your name and SIN.
2. **Report the fraud to the Canadian Anti-Fraud Centre** on their website or by calling **1-888-495-8501**.
3. **Contact Canada's two major credit bureaus** to tell them you have been a victim of identity fraud:

Equifax Canada
1-800-465-7166

TransUnion Canada
1-800-663-9980

Ask each credit bureau for a copy of your credit report. (There may be a fee.) Obtain information about having a **fraud warning** be placed on your file, instructing creditors to contact you personally before opening new accounts in your name. (There may be a fee).

4. **Review both credit reports.** Look for accounts that you didn't open yourself, or creditors that have made inquiries on your credit report when you didn't ask for credit. If you see anything like this in your credit report, contact each of these creditors and tell them about the identity theft. Ask them to close any accounts you didn't open and decline any new accounts you didn't request.
5. **Review all your banking and credit card statements.** If you notice suspicious transactions, immediately contact the financial institution.
6. **Report any problems with your mail to Canada Post** — for example, if you receive opened envelopes, or do not receive your financial statements.
7. **Visit a Service Canada Centre.** You must bring proof that someone has used your SIN and the police report. You will also need to bring a valid primary identity document (for example, a birth certificate or Certificate of Canadian citizenship). A Service Canada official will help you. Your case may be referred to an investigator. Service Canada may issue a new SIN but only if there is proof that your SIN was used fraudulently.

Here's what you will need to provide to Service Canada if you suspect someone is using your SIN:

To work:

- ▶ a printout of a list of all the employers who issued a T4 slip for your SIN over the past three years. Call the Canada Revenue Agency at **1-800-959-8281** to ask for this printout. Check for any employers for whom you have **not** worked. Service Canada will contact them on your behalf.
- ▶ a clear photograph of yourself for every employer on the list for whom you did **not** work. Photographs make it easier for a Service Canada official to confirm with the employer(s) that you didn't work for them.
- ▶ a list of every address where you lived over the last 10 years.

To obtain credit:

- ▶ a copy of the credit application from the credit issuer where your **SIN** was used to obtain credit. This application must have been filled in by someone else and show **both** your name and your SIN.
- ▶ a letter from a creditor confirming that someone else used your **SIN** to apply for credit. This letter must include **both** your name and SIN and state that you are not responsible for any purchases made fraudulently using your information.

If you have been issued a new SIN

If Service Canada issues you a new SIN, you will need to contact all your financial institutions, creditors, pension providers and employers (most recent and current) to ask them to update your files. **Note:** Service Canada cannot correct a credit file. You must contact your financial institution(s) yourself

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


For more information

For more information on how to protect yourself from fraud and identity theft, visit the following websites:

- ▶ **Canada's Privacy Commissioner**
www.priv.gc.ca
- ▶ **Canadian Anti-Fraud Centre**
www.antifraudcentre-centreantifraude.ca
- ▶ **Office of Consumer Affairs**
www.ic.gc.ca/OCA

For more information

 Click Canada.ca/social-insurance-number

 Call [1-866-274-6627](tel:1-866-274-6627)
TTY: [1-800-926-9105](tel:1-800-926-9105)
Outside Canada: [1-506-548-7961](tel:1-506-548-7961)

Protecting your Social Insurance Number (SIN)

It is also available upon request in multiple formats (large print, Braille, MP3, audio CD, e-text CD, DAISY, or Accessible PDF), by contacting [1 800 O-Canada](tel:1-800-622-6232) (1-800-622-6232). By teletypewriter (TTY), call [1-800-926-9105](tel:1-800-926-9105).

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