



## PROTECTION AGAINST FRAUD

According to the **Office of the Privacy Commissioner of Canada**, with today's proliferation of technology, stealing innocent people's identities in order to commit fraud has become a very lucrative business.

Identity theft and fraud affects millions of people each year and can just as easily happen to you. Identity thieves steal your credit and good name to commit crimes that can ruin the rest of your life. With your identity, they can easily open new bank accounts, obtain credit cards and loans for major purchases or binge shopping. They can even use your identity to get passports and government support!

This checklist provides information on additional steps that you can take to protect yourself from identity theft and fraud.

### Identity thieves are looking for the following information:

- » Full name
- » Date of birth
- » Social Insurance Numbers
- » Full address
- » Mother's maiden name
- » Username and Password for online services
- » Driver's license number
- » Personal identification numbers (PIN)
- » Credit card information (numbers, expiry dates and the last three digits printed on the signature panel)
- » Bank account numbers
- » Signature
- » Passport number

### Criminals can use your stolen or reproduced personal or financial information to:

- » Access your bank accounts
- » Open new bank accounts
- » Transfer bank balances
- » Apply for loans, credit cards and other goods and services
- » Make purchases
- » Hide their criminal activities
- » Obtain passports or receive government benefits
- » Facilitate organized criminal and terrorist activities

### How can you find out if your identity was stolen

The best way to find out is to monitor your hard copy or on-line financial accounts frequently and to check your credit report regularly for any unusual activities. If you receive calls from collection agencies about unfamiliar accounts, or if you applied for credit and were unexpectedly turned down, you should investigate further.

### PROTECT YOURSELF

- » Monitor your financial accounts, including credit cards and bank accounts, to ensure that all activities are authorized.
- » Monitor your mail for any discrepancy in delivery.
- » Monitor your credit activity.
- » Change your passwords regularly.
- » Do not use the same password for multiple accounts.
- » Do not write your usernames and passwords down anywhere.
- » Consider using a password management software.

### SUSPECT YOUR IDENTITY HAS BEEN STOLEN?

- » Contact your financial institution(s).
- » Contact the Canada Revenue Agency (CRA) at 1-800-959-8281.
- » File a complaint with the police.
- » Contact the Canadian Anti-Fraud Centre at 1-888-495-8501.
- » Inform your bank and creditors by phone and in writing about any irregularities.
- » Report that your Social Insurance Number (SIN) may have been compromised to the Canada Revenue Agency and Service Canada.

### KEY CONTACT NUMBERS TO KEEP HANDY

Canada Revenue Agency	1-800-959-8281
CRA e-Services Helpdesk	1-800-714-7257
Equifax	1-800-465-7166
TransUnion	1-800-663-9980
Canadian Anti-Fraud Centre	1-888-495-8501