



Protect Yourself from Identity Fraud

What is identity fraud?

Identity fraud (or identity theft) happens when criminals steal your personal information, and use it to identify themselves as you. The thieves can then use this information to make requests or authorize transactions on your financial accounts. These transactions can include:

- changing your address,
- taking out a new loan or a line of credit in your name,
- ordering an additional credit card,
- transferring funds or withdrawing money.

Since identity fraud usually happens without your knowledge or permission, you may only learn about it when...

- a credit company contacts you about a credit application you did not make,
- transactions that you haven't authorized appear on your credit card or bank account statements,
- you no longer receive your account statements, or
- a collection agency calls you about a debt that is not yours.

It is often a lengthy and difficult process to resolve identity fraud because imposters usually leave very little trace.

Tips to prevent identity fraud

There are many things you can do to prevent identity fraud from happening to you.

Protect your personal information

- Put important identification (ID) in a safe place. This includes your Social Insurance Number, birth certificate, passport and any other cards or documents that show your personal details.
- Before throwing them away, shred all documents that have your personal information (such as your name and address) on them – including old credit card statements or other old ID.
- Share your personal information only with companies you know and trust. Don't give out more than you need to.
- Don't leave personal information lying around at home, in your vehicle or at the office.

In public places

- Keep your wallet or purse out of reach of other people – in crowds, in shopping malls and while on public transportation.
- When making a purchase, keep your card in sight, and make sure that the card returned to you is yours.
- Carry a minimum number of credit cards or other important personal information with you.

At home

- Lock your household mailbox if possible. It is common for thieves to look for credit card statements, new credit cards and credit card applications.
- If you are going to be away, arrange for a trusted neighbour to pick up your mail. You can also go to your local post office (with identification) and ask for Canada Post's Hold Mail service. There is a charge for this service.
- Order a free copy of your credit report at least once a year from both of the two credit reporting agencies in Canada, TransUnion and Equifax, to make sure that all the accounts listed belong to you.

On the phone

- If you did not initiate a phone call, don't give out any personal information or a credit card number over the phone, even if the caller claims to be from a legitimate company. Instead, get a name and number from the person calling and verify that the number and company are legitimate before calling back.

Online

- When online, make sure the website you are using is secure (look for the lock icon or the “s” in the **https:** prefix in the Web address) before transmitting personal information.
- Ensure that your firewall, anti-virus and spyware systems are up-to-date to protect personal information on your computer.
- Don’t give out any personal information by e-mail, because it is not a secure method of transmission.

What to do if identify theft happens to you

Start a written log of what happened and how you first noticed the fraud. Keep all documentation that you think may be helpful in the investigation. Then, follow the steps below, taking notes on the people you spoke with and exactly what they said:

1. Contact your local police and file a police report.
2. Contact the financial institutions, credit card companies, phone companies, and other lenders for any accounts you suspect may have been opened or tampered with.
3. Contact the two credit bureaus in Canada, Equifax and TransUnion. Ask that a “Fraud Alert” be placed in your credit file. At the same time, order copies of your credit report and review them. Make sure all the accounts and debts that show up on your report are yours. Report any incorrect information to the credit bureaus.
4. Contact the Canadian Anti Fraud Centre (CAFC) toll free at 1-888-495-8501 to report the fraud and get advice. The CAFC plays a crucial role in educating the public about specific mass marketing fraud pitches and in collecting and disseminating victim evidence, statistics and documentation, all of which are made available to law enforcement agencies.

Other FCAC information of interest

Tip sheets

- Protect Yourself from Debit Card Fraud
- Protect Yourself from Credit Card Fraud
- Protect Yourself from E-mail and Telephone Fraud
- Protect Yourself from Real Estate Fraud

Publication

Understanding Your Credit Report and Credit Score

Notes

About Financial Consumer Agency of Canada (FCAC)

With educational materials and interactive tools, the Financial Consumer Agency of Canada (FCAC) provides objective information about financial products and services to help Canadians increase their financial knowledge and confidence in managing their personal finances. FCAC informs consumers about their rights and responsibilities when dealing with banks and federally regulated trust, loan and insurance companies. FCAC also makes sure that federally regulated financial institutions, payment card network operators and external complaints bodies comply with legislation and industry commitments intended to protect consumers.

Contact Us:

 Website: fcac.gc.ca

 Toll-free: 1-866-461-3222

 TTY: 613-947-7771 or 1-866-914-6097

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