



Identity Theft

Identity theft is a growing and serious crime. It happens when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft. Always be aware of new ways in which you are at risk for identity theft.

Guard Your Personal Information

- **Ask why:** If you don't know why someone is asking for your personal information, ask why they want it. The *Personal Information Protection and Electronic Documents Act* is one law that limits the types of information that governments, businesses, and other organizations can collect from you. For more information on this and similar laws visit the Office of the Privacy Commissioner at www.priv.gc.ca. Your provincial or territorial consumer affairs office may also be able to tell you about similar laws that apply where you live.
- **Guard your PIN:** Always shield the keypad when entering your personal identification number (PIN). Never give your PIN or password to anyone, including friends, family, staff at your financial institution or the police. If you think someone knows your PIN, change it immediately and tell your financial institution.
- **Carry only what you need:** Consider leaving important identity cards, such as your Social Insurance Number, at home and carry only the payment cards you need.
- **Don't make it easy for thieves:** Choose a PIN or password that does **not** include your name, telephone number, date of birth, address or Social Insurance Number.
- **Protect your personal information:** Keep your birth certificate, Social Insurance Number and passport in a secure place.
- **Be careful with personal information you no longer need:** Shred or destroy sensitive information before throwing it out. This includes expired and unused credit and debit cards.

Guard Your Computer and its Contents

- Choose a password that has a combination of letters (upper and lower case), numbers and symbols.
- Make sure you have the most current anti-virus protection software and a firewall, you may have these through your computer's operating system.
- Don't send financial or other confidential information using email or text messaging.
- If you are buying something or banking online, make sure that the web page is secure. Here is how you can tell the website is secure:
 - The web address begins with <https://> — the 's' indicates that the site is secure.
 - You can see a small icon, often a lock or key, in your browser window. The lock should be in a locked position and the key should be unbroken.
- Never follow a link in an email to start an online transaction with financial services like banks, credit unions or online credit payment sites. Go directly to the organization's website instead.
- When you are disposing of a computer, delete your personal information from the hard drive using overwrite software or destroy the drive.

See the [Spam](#), [Phishing](#) and [Spyware](#) sections of this Handbook for additional tips and information on ways to protect yourself and your computer.

Be Careful with Social Networking

Be careful what you post on your social network profiles. Your status updates — about your whereabouts (are you at work? heading out to watch a game?) and upcoming travel plans — may expose your home to criminals who will take advantage of your absences. If you provide personal information, like your phone number or birthday, they can take this private information and use it to steal your identity. By looking at your photos or videos, they can also figure out where you live and work.

Here's how to protect yourself:

- Think about who is receiving your status updates. Make sure you are comfortable with everyone who has access to your personal page, and if you aren't — remove them.
- Make it a habit to clean up your profile from time to time. Always think twice about what you are posting, we tend to think about our personal sites as private, but in reality, many can be seen by just about anyone.
- Choose the highest and most restrictive security setting available. Privacy and security settings on social networks help you control who can and can't see your profile.
- Keep personal information, **personal** — do not provide information like your birthday, full name, phone number, Social Insurance Number or address.
- Be mindful of what you post. Is there information someone could use to steal your identity, burglarize your home or put you in danger? For example, if you provide information about your daily routines, criminals will have an easier time figuring out the best time your home will be empty.

Visit the [Office of the Privacy Commissioner](#) for more information on social networking and privacy.

Tracking your Activities — it's easier than you think

We are always connected: either through cellular networks, Wi-Fi access points, satellite links or global positioning systems. This can be a good thing. For example, in medical or other emergencies, GPS systems can help locate people who have in medical or other emergencies dialled 911

with a cellphone GPS can also help to locate a missing person. But there is a flip side to this ever-changing technology: it makes it easier for a criminal to access information, steal your identity, or compromise your safety. Take cell phone applications (apps) that use GPS for example. Increasingly, these apps may be used to transmit coupons and other bonuses to the user's mobile device when a user enters a store. But just as apps vary in type and quality, so do their privacy policies and practices. From a technical standpoint, there's little to stop developers from programming apps in a way that enables them to collect, use or share the personal information of users — and often that of their contacts or networks. Users may never even know this is happening, and might not approve of the practice if they did. The inappropriate collection, use or disclosure of personal information could expose people to surveillance or unwanted targeting by unscrupulous marketers or swindlers.

Geotagging — Location, location, location

When a photograph or video is taken with a cell phone or digital camera that is equipped with a global positioning system (GPS) the image can be coded with a geotag. Geotags provide information about the exact location where the photo or video was taken (the longitude and latitude). These codes are invisible to the viewer, so consumers who have cameras equipped with geotags do not realize they may be sharing their location information and possibly compromising their privacy, and potentially exposing themselves to identity theft, by posting pictures or videos online.

- If you don't know whether your digital camera, cell phone or video camera automatically codes your images with geotags, check the user guide or ask the manufacturer or the store where you bought the device.
- If your digital camera, cell phone or video camera does have automatic geotagging you can disable this feature. Consult the user guide or contact the manufacturer or the store where you bought the device for help.

How to protect yourself from Identity Theft

- Review your financial statements as soon as they come in and report any errors to your financial institution as soon as you can.
- If you don't receive your statements, notify your financial institution or credit issuer and Canada Post.
- If your cards have been lost or stolen, contact each financial institution immediately.
- Ask for a copy of your credit report each year and make sure the information is correct. Consult the [Credit Reporting](#) section of this Handbook for more information.
- Before sharing personal information on social media networks, check your privacy settings and think carefully about what you are posting.
- If you share photos and videos online, consider removing any geotags to prevent others from figuring out where you live and work.

If You're a Victim of Identity Theft

Tell your financial institutions, credit issuers and local police of the theft as soon as you can. Follow the advice for consumers in the Consumer Identity Theft Kit, available at www.cmcweb.ca/idtheft.

- Contact Canada's major credit reporting agencies (Equifax or TransUnion) to discuss placing a fraud alert on your file.
- To help stop fraud, report the incident to the [Canadian Anti-Fraud Centre](#).

You can also learn about identity theft and find advice on how to deal with it on the [RCMP website](#).

Contacts For This Topic

The Canadian Anti-fraud Centre

Box 686
North Bay, Ontario P1B 8J8
Telephone: 1-705-495-8501 (Overseas and Local)
Toll Free: 1-888-495-8501
Website: www.antifraudcentre-centreantifraude.ca

Royal Canadian Mounted Police (RCMP)

RCMP Public Affairs and Communications Services

Headquarters Building
1200 Vanier Parkway

Ottawa, Ontario K1A 0R2
Telephone: 613-993-7267
Fax: 613-993-0260
Website: www.rcmp.gc.ca

Office of the Privacy Commissioner of Canada

112 Kent Street
Place de Ville Tower B
3rd Floor

Ottawa, Ontario K1A 1H3
Telephone: 613-995-8210
Toll Free: 1-800-282-1376
Phone (TTY): 613-992-9190
Fax: 613-947-6850
Website: www.priv.gc.ca

Credit Reporting Agencies

TransUnion Canada

Consumer Relations
709 Main Street West
PO Box 338
LCD 1

Hamilton, Ontario L8L 7W2
Telephone: 905-525-0262
Toll Free: 1-800-663-9980
Website: www.tuc.ca

Equifax Canada Inc.

Consumer Relations Department
PO Box 190
Jean Talon Station

Montréal, Quebec H1S 2Z2
Telephone: 514-493-2314
Toll Free: 1-800-465-7166
Fax: 514-355-8502
Email: consumer.relations@equifax.com
Website: www.equifax.ca

TransUnion Canada

Consumer Relations [For Quebec Residents]
Suite 370

1 Place Laval West

Laval, Quebec H7N 1A1
Telephone: 514-335-0374
Toll Free: 1-877-713-3393
Website: www.tuc.ca

Provincial and Territorial Consumer Affairs Offices

Alberta

Service Alberta, Consumer Contact Centre

3rd Floor Commerce Place
10155-102 Street

Edmonton, Alberta T5J 4G8
Telephone: 780-427-4088
Toll Free: 1-877-427-4088
Email: service.alberta@gov.ab.ca
Website: www.servicealberta.ca

British Columbia

Consumer Protection BC

#307-3450 Uptown Blvd
PO Box 9244

Victoria, British Columbia V8W 9J2
Telephone: 604-320-1667
Toll Free: 1-888-564-9963
Fax: 250-920-7181
Email: info@consumerprotectionbc.ca
Website: www.consumerprotectionbc.ca

Manitoba

Consumer Protection Office, Manitoba Family Services and Consumer Affairs

302-258 Portage Avenue
Winnipeg, Manitoba R3C 0B6
Telephone: 204-945-3800
Toll Free: 1-800-782-0067
Fax: 204-945-0728
Email: consumers@gov.mb.ca
Website: www.manitoba.ca/fs/ccca/cpo

New Brunswick

Department of Justice and Consumer Affairs

Kings Place (King Tower)
440 King Street

Fredericton, New Brunswick E3B 5H8

Telephone: 506-453-2659
Fax: 506-444-4494
Email: justice.comments@gnb.ca
Website: www.gnb.ca/0062/rentalsman/index-e.asp

Newfoundland and Labrador

Service NL

PO Box 8700
St. John's, Newfoundland and Labrador A1B 4J6
Telephone: 709-729-4834
Toll Free: 1-877-968-2600
Fax: 709-729-6998
Email: gsinfo@gov.nl.ca
Website: www.gs.gov.nl.ca/index.html

Northwest Territories

Consumer Affairs, Department of Municipal and Community Affairs

5201-50th Avenue, Suite 600
PO Box 1320

Yellowknife, Northwest Territories X1A 3S9
Telephone: 867-873-7125
Fax: 867-873-0309
Email: michael.gagnon@gov.nt.ca
Website: www.maca.gov.nt.ca/operations/consumer_affairs/index.html

Nova Scotia

Service Nova Scotia and Municipal Relations, Public Enquiries

Mail Room, 8 South
Maritime Centre
1505 Barrington Street

Halifax, Nova Scotia B3J 3K5
Telephone: 902-424-5200
Toll Free: 1-800-670-4357
Fax: 902-424-0720
Email: askus@gov.ns.ca
Website: www.gov.ns.ca/snsmr/access/individuals/consumer-awareness.asp

Nunavut

Consumer Affairs, Department of Community and Government Services

267 Qaiqtuq Building
P.O. Box 440

Baker Lake, Nunavut X0C 0A0
Telephone: 867-793-3303
Toll Free: 1-866-223-8139
Fax: 867-793-3321
Email: Laupaluktuq@gov.nu.ca

Website: www.gov.nu.ca/english/

Ontario

Consumer Protection Branch, Ministry of Consumer Services

5775 Yonge Street, Suite 1500

Toronto, Ontario M7A 2E5

Telephone: 416-326-8800

Toll Free: 1-800-889-9768

Phone (TTY): 416-229-6086

Phone (TTY) 2: 1-877-666-6545

Fax: 416-326-8665

Email: consumer@ontario.ca

Website: www.ontario.ca/consumerprotection

Prince Edward Island

Consumer Services, Office of the Attorney General

Shaw Building, 4th Floor

95 Rochford Street

PO Box 2000

Charlottetown, Prince Edward Island C1A 7N8

Telephone: 902-368-4580

Telephone: 902-368-4550

Toll Free: 1-800-658-1799

Fax: 902-368-5283

Website: www.gov.pe.ca/jps/index.php3?number=1002799&lang=E

Quebec

Office de la protection du consommateur

400 Jean-Lesage Boulevard, Suite 450

Québec, Quebec G1K 8W4

Telephone: 418-643-1484

Toll Free: 1-888-672-2556

Fax: 418-528-0976

Website: www.opc.gouv.qc.ca

Saskatchewan

Consumer Protection Branch, Ministry of Justice and Attorney General

1919 Saskatchewan Drive, Suite 500

Regina, Saskatchewan S4P 4H2

Telephone: 306-787-5550

Toll Free: 1-888-374-4636

Fax: 306-787-9779

Email: consumerprotection@gov.sk.ca

Website: www.justice.gov.sk.ca/cpb

Yukon

Consumer Services, Department of Community Services

Andrew Philipson Law Centre
2130 Second Avenue, 3rd Floor
PO Box 2703 (C-5)

Whitehorse, Yukon Y1A 2C6
Telephone: 867-667-5111
Toll Free: 1-800-661-0408 ext. 5111
Fax: 867-667-3609
Email: consumer@gov.yk.ca
Website: www.community.gov.yk.ca/consumer/index.html
