



## Debit Card Fraud

To guard yourself from debit card fraud, follow these steps:

- Keep your debit card in a safe place and never lend it to anyone.
- Never give your personal identification number (PIN) or password to anyone, including friends, family, staff at your financial institution or the police. If you suspect that someone other than you knows your PIN, change it immediately and notify your financial institution.
- Memorize your PIN and avoid writing it down. When you must do so, make sure that it is well disguised, for example, by re-arranging the numerals or substituting other numerals or symbols, and keep it within a record of other information that you store separately from your debit card.
- When selecting a PIN do not use obvious information. The bank might not reimburse you for any money you lost if you used your name, address, telephone number, date of birth or social insurance number for your PIN.
- If your card is lost, stolen or gets stuck in the bank machine, notify your financial institution immediately.
- If you notice anything on your monthly statement that doesn't seem quite right (an extra or a missing purchase, for example), notify your financial institution immediately and change your PIN. It is possible that the information on your card has been stolen at a bogus machine and you may be targeted for theft.

When purchasing goods or services or when using a bank machine, remember these tips:

- Never let your debit card out of your sight; swipe the card yourself, if you can. When you can't swipe it yourself, watch to make sure that it is not being double-swiped.
- Watch out for "shoulder surfers"—people who read your PIN as you enter it. Use your hand or body to shield the keypad to prevent others from seeing you enter your PIN.
- Only conduct debit transactions when and where you feel secure.
- If anyone tries to distract you at a bank machine, complete what you are doing and retrieve your card and money before talking to the person.
- After completing a transaction, remember to take your card and the transaction record.

If you've already been defrauded, notify your financial institution and the police. There are other steps you may wish to take as well. For more information on those steps and on how to protect yourself against debit card fraud, go to *Protecting Yourself Against Debit Card Fraud*, found on the [Office of Consumer Affairs' website](#).

The *Canadian Code of Practice for Consumer Debit Card Services* is a voluntary code that outlines consumers' and the financial industry's responsibilities in debit card fraud. Visit the [Financial Consumer Agency of Canada \(FCAC\)](#) to view the code.

## Contacts For This Topic

### Financial Consumer Agency of Canada (FCAC)

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6th Floor  
427 Laurier Avenue West

Ottawa, Ontario K1R 1B9  
Telephone: 613-996-5454  
Toll Free: 1-866-461-FCAC (3222)  
Toll Free 2: 1-866-914-6097  
Phone (TTY): 613-947-7771  
Fax: 613-941-1436  
Email: [info@fcac-acfc.gc.ca](mailto:info@fcac-acfc.gc.ca)  
Website: [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)

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## Provincial and Territorial Consumer Affairs Offices

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### Alberta

Service Alberta, Consumer Contact Centre  
3rd Floor Commerce Place

10155-102 Street

Edmonton, Alberta T5J 4L4  
Telephone: 780-427-4088  
Toll Free: 1-877-427-4088  
Email: [service.alberta@gov.ab.ca](mailto:service.alberta@gov.ab.ca)  
Website: [www.servicealberta.ca](http://www.servicealberta.ca)

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## **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](mailto:info@consumerprotectionbc.ca)  
Website: [www.consumerprotectionbc.ca](http://www.consumerprotectionbc.ca)

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## **Manitoba**

### **Consumer Protection Office, Manitoba Justice**

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](mailto:consumers@gov.mb.ca)  
Website: [www.manitoba.ca/consumerinfo](http://www.manitoba.ca/consumerinfo)

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## **New Brunswick**

### **Financial and Consumer Services Commission**

225 King Street, Suite 200  
Fredericton, New Brunswick E3B 1E1  
Toll Free: 1-866-933-2222  
Fax: 506-444-4494  
Email: [info@fcnb.ca](mailto:info@fcnb.ca)  
Website: [www.fcnb.ca](http://www.fcnb.ca)

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## **Newfoundland and Labrador**

### **Service NL**

PO Box 8700  
St. John's, Newfoundland and Labrador A1B 4J6  
Telephone: 709-729-2600  
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Fax: 709-729-6998  
Email: [consumeraffairs@gov.nl.ca](mailto:consumeraffairs@gov.nl.ca)  
Website: [www.servicenl.gov.nl.ca/index.html](http://www.servicenl.gov.nl.ca/index.html)

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## Northwest Territories

### Consumer Affairs, Department of Municipal and Community Affairs

5201-50th Avenue, Suite 600  
PO Box 1320

Yellowknife, Northwest Territories X1A 2L9

Telephone: 867-767-9161 ext 21022

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Website: [www.maca.gov.nt.ca/en/services/consumer-affairs](http://www.maca.gov.nt.ca/en/services/consumer-affairs)

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## 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@novascotia.ca](mailto:askus@novascotia.ca)

Website: [novascotia.ca/sns/access/individuals/consumer-awareness.asp](http://novascotia.ca/sns/access/individuals/consumer-awareness.asp)

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## Nunavut

### Consumer Affairs, Department of Community and Government Services

3090 - 9th Street  
P.O. Box 440

Baker Lake, Nunavut X0C 0A0

Telephone: 867-793-3303

Toll Free: 1-866-223-8139

Fax: 867-793-3321

Email: [consumerprotection@gov.nu.ca](mailto:consumerprotection@gov.nu.ca)

Website: [www.gov.nu.ca/](http://www.gov.nu.ca/)

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## Ontario

### Consumer Protection Ontario, Ministry of Government and Consumer Services

Box 450  
1201 Wilson Ave, Station A

Toronto, Ontario M3M 1J8

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](mailto:consumer@ontario.ca)

Website: [www.ontario.ca/consumerprotection](http://www.ontario.ca/consumerprotection)

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## Prince Edward Island

### Consumer Services, Department of Justice and Public Safety

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: <https://www.princeedwardisland.ca/en/topic/consumer-services>

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## 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](http://www.opc.gouv.qc.ca)

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## Yukon

### Consumer Services, Department of Community Services

307 Black Street

Whitehorse, Yukon Y1A 2N1

Telephone: 867-667-5111

Toll Free: 1-800-661-0408 ext. 5111

Fax: 867-667-3609

Email: [consumer@gov.yk.ca](mailto:consumer@gov.yk.ca)

Website: [www.community.gov.yk.ca/consumer/index.html](http://www.community.gov.yk.ca/consumer/index.html)

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