

Identity Theft Advice

What is identity theft?

Identity theft occurs when an individual steals another person's identity and impersonates that individual. By using basic personal information like name, address and social insurance number, identity thieves open credit card accounts, lease or buy cars, rent apartments or even engage in criminal activity using the stolen name.

How can I avoid being a victim of identity theft?

You can limit the potential for fraud by remembering a few key tips: When using your credit cards:

- Carry only the identification and credit cards you need when traveling, whether locally or abroad
- Do not carry your cards in your chequebook
- If your chequebook is lost or stolen, call your bank and inform them of the cheque numbers missing
- Sign your credit cards in permanent ink as soon as you receive them
- When making a purchase, keep your cards in view at all times; ensure you take your card back as soon as a transaction swipe has been completed with your card
- Do not sign a blank charge slip
- Always save your receipts, never leave them behind
- Avoid saying your account number aloud so that others can hear
- Only provide your ID and credit card information over the phone to reputable companies when you have initiated the call
- If you receive a call from someone claiming to represent your credit card issuer and the caller asks for your account number, do not provide it - if the caller is employed by the issuer, they will already know your account information
- If your Social Insurance Card is lost or stolen, contact your employer or your local Human Resources Development (HRDC) office immediately
- If your Driver's License is lost or stolen, contact your local driver and vehicle license issuing office and report it to your local police station

How to manage your credit and debit card statements:

- Check your statements as soon as they arrive to ensure all charges gathered are correct

- Keep statements in a safe place - they contain sensitive and personal information

By accessing your Equifax Credit Report on a regular basis, you can check to see if there have been changes to your report that you are unaware of.

What can I do if I suspect I am a victim of identity theft?

Check your Equifax Credit Report on a regular basis to determine if there are any changes. When your credit or bank cards are lost or stolen:

- Keep a list of the names, account numbers and expiration dates of all your cards in safe place (separate from your cards) to be used when alerting credit grantors about a lost or stolen card
- Call all of your credit grantors immediately upon discovering your cards are missing. Most have 24-hour service numbers for this purpose. If you re-open the account, ensure they have your correct personal information.

Additionally, please call Equifax toll-free at 1-800-465-7166 or 514-493-2314. We will add a statement to your file to alert credit grantors that you may be a victim of fraudulent activity. This may mean that the next time you apply for credit you will be questioned more thoroughly as a precautionary measure. The credit grantor wants to make sure that you are, in fact, the person you say you are.

Helpful Links

Canadian Bankers Association

Interac Association

Phone Busters