

Identity theft happens when a person collects someone else's personal information and intends to use that information for criminal purposes. It is illegal in Canada for someone to possess another person's identity information for criminal purposes. Identity fraud is when a person actually uses someone else's identity information to commit fraud (ex: using someone else's credit card or debit card information).

Identity theft and fraud affect thousands of Canadians each year. The Canadian Anti-Fraud Centre's (CAFC) 2014 Annual Statistical Report found that 20,611 Canadians reported being a victim of identity fraud in 2014. These victims reported losing a total of \$10,484,492.50.

To protect yourself from identity theft, it is important to know how your identity can be stolen. Identity thieves want to steal your personal information, for example your: address, full name, date of birth, social insurance number (SIN), mother's maiden name; usernames, passwords and personal identification numbers (PIN), banking and credit card information and your signature. They use a variety of methods to steal your personal information, from going through your garbage or stealing your mail, to calling you on the phone and pretending to be your bank or credit card company.

Identity thieves may use your personal information to make purchases with your debit or credit card, transfer money from your accounts to theirs, open new bank accounts, or even apply for loans, credit cards, or social assistance. They can also use your personal information to hide their own criminal activities.

**The best way to stop identity theft is to prevent it from happening. Here are some helpful tips on how to prevent identity theft:**

- Don't let anyone borrow your debit or credit card
- Never share your PIN with anyone. Memorize your PIN and avoid writing it down
- Don't share your personal information over Facebook or Twitter
- Don't reply to suspicious or unusual emails, especially those that ask for personal information
- Don't give personal information over the phone to anyone you are unsure of
- Carry only the identification (ID) you need. Keep all other ID (passport, SIN, birth certificate) at home in a safe place
- Cover the pin pad when making debit/credit transactions and at ATMs
- Check your bank and credit card statements regularly. Call your bank or credit card company if you see anything that looks unusual
- Shred documents that have personal information before you throw them away
- Take your mail out of your mailbox as soon as you can. Keep your mail in a safe place at home. If you go out of town, ask a trusted neighbour to pick up your mail.

## **If you or someone you know think you are a victim of identity theft:**

1. Call your local police department and file a report.
2. Call your bank/financial institution and credit card company.
3. Cancel any missing ID. Call ServiceOntario (1-800-267-8097) for help with this process.
4. Call the 2 national credit bureaus: Equifax (1-800-465-7166) and TransUnion (1-877-525-3823). Tell them to put a "fraud alert" on your credit report and ask for a copy of your credit report. They must provide you with a credit report by mail if you ask for one.
5. Report it to the CAFC at 1-888-495-8501 or by visiting [www.antifraudcentre-centreantifraude.ca/](http://www.antifraudcentre-centreantifraude.ca/)

General free legal information is also available at:

- Your legal rights – <http://yourlegalrights.on.ca/legal-topic/consumer-law/identity-theft>
- Steps to Justice - <http://stepstojustice.ca/category/legal-topic/consumer-law/identity-theft>

Article adapted from:

- Canadian Anti-Fraud Centre: Annual Statistical Report 2014 ([www.antifraudcentre-centreantifraude.ca/reports-rapports/2014/ann-ann-eng.htm#a28](http://www.antifraudcentre-centreantifraude.ca/reports-rapports/2014/ann-ann-eng.htm#a28))
- Royal Canadian Mounted Police, December 2015: "Identity Theft and Identity Fraud" ([www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm](http://www.rcmp-grc.gc.ca/scams-fraudes/id-theft-vol-eng.htm))
- CLEO: "Identity Theft", December 2013 ([www.cleo.on.ca/en/publications/idtheft#full](http://www.cleo.on.ca/en/publications/idtheft#full))
- Equifax: "Preventing Identity Theft" ([https://help-en.equifax.ca/app/answers/detail/a\\_id/306/related/1](https://help-en.equifax.ca/app/answers/detail/a_id/306/related/1))

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