



Quick Tips: Identity Theft©

● WHAT IS IDENTITY THEFT?

- Identity theft occurs when someone uses your personal information (name, address, SIN, account PINs, and the like), without your knowledge or consent.
- Identity thieves use your stolen identity to go on spending sprees (with money from your bank account or credit card), to divert mail, to apply for credit cards or loans, to rent apartments, or to commit even more serious crimes.
- Identity theft has increased dramatically through the use of phishing techniques over the internet, where a thief poses as a creditor, employer, or other trusted individual in order to obtain your personal information.
- While there are many laws making identity theft illegal, enforcement is difficult; the best course of action is to prevent identity theft from taking place.



● WARNING SIGNS THAT YOU MIGHT BE A VICTIM OF IDENTITY THEFT:

- You are receiving telephone calls from collection agencies or creditors for accounts that you don't have or purchases that you didn't make;
- Your bank or other financial statements show withdrawals, transactions, or transfers that you didn't make;
- Creditors call to tell you that you have been approved for or denied credit that you did not apply for; or
- Your credit applications are denied for reasons that do not match your understanding of your credit record or financial position.

● HOW CAN YOU PROTECT YOURSELF AGAINST IDENTITY THEFT?

- Identity thieves will try to steal information from you in many ways: online; by telephone; from your wallet, purse, home, or vehicle; by removing mail from your mailbox; and by removing personal information from your garbage or recycling bins.
- Your best protection is to try to make sure that your personal information is secured as much as possible.
- Shred all documents that contain personal information.
- Remove mail promptly from your mailbox, have a neighbor pick it up if you are out of town, and keep it in a safe place in your house.
- Never lend your credit or debit card, or give your PIN number to someone.
- Shelter your card and your PIN when using ATM or Interac machines.
- Do not give personal information over the phone, through the mail, or on sites like My Space or Facebook, and do not respond to unusual or suspicious emails.
- Always use up-to-date virus and anti-spam programs on your computer;

- Make sure that any website you use to enter personal information (such as for an online purchase) are secure (look for a lock symbol, and “https://...” at the start of the site’s URL).
- Watch for “double swiping” of your credit or debit cards at checkouts, and report any employee you see doing this to the management (the employee may be recording your card numbers for future use).
- Don’t carry your birth certificate or passport on your person unless you need it that day.
- Review balances on financial and credit card statements regularly, and report any inconsistencies to your financial institution as soon as you discover them.
- Check your credit report periodically.

● **IF YOU BELIEVE THAT YOU ARE A VICTIM OF IDENTITY THEFT:**

- Contact each financial institution, credit card issuer, or company that provided the identity thief with unauthorized credit, money, goods, or services and notify them of the identity theft.
- Contact Canada’s two credit reporting agencies, TransUnion and Equifax: ask them to send you a copy of your credit report; ask whether you should have a fraud alert placed in your file to require creditors to call you before opening any new accounts or making a change to existing accounts; review your credit report to see if it shows any other companies where the thief had opened accounts or incurred debt in your name.
- Report the identity theft to your local police department. If a police report is available, include a copy of it in all correspondence with financial institutions, credit card issuers, credit reporting agencies, and any other companies you contact with regard to the matter.
- Report the identity theft to the Canadian Anti-Fraud Centre (<http://www.antifraudcentre-centreantifraude.ca/>, 1-888-495-8501). The Centre gathers information about identity theft and provides advice and assistance to victims.
- If credit cards or government-issued documents (driver’s license, passport, health card, etc.) have been lost or stolen, notify the issuing authority immediately to have the lost or stolen document cancelled and a new one issued. The “lost wallet” site at http://www.ontario.ca/en/life_events/wallet/004542.html has links to key document issuers in the provincial and federal governments.
- For more information on this and other consumer protection issues, view the Community Law School webinars online at www.yourlegalrights.on.ca/training-topic/consumer-law. Updated information on identity theft issues can also be found on our Bulletin Board at www.communitylawschool.org, Bulletin Board link, topic: Consumer Protection Laws.

BE INFORMED, AND BE EMPOWERED!

Support for this Quick Tip factsheet was provided by:



© 2012, Community Law School (Sarnia-Lambton) Inc.