

Protect Yourself from Identity Theft

1.7 million Canadians have experienced identity theft.

Source: CBC News



The Canadian Anti-Fraud Centre (CAFC) received 17,002 identity fraud reports from Canadian victims in 2011 alone.* It can take months of your time to undo the damage done to your identity and credit. Don't become a wily thief's next victim—follow these tips to protect your identity.

*Source: Royal Canadian Mounted Police

7 ways to keep your information secure

- 1 Guard your privacy.** Don't share personal information (e.g., your address, phone numbers, Social Insurance Number, date of birth or birth place) on social networks. And, don't fall prey to scams that ask for personal information over email.
- 2 Install security features.** If you keep personal or financial documents on your computer, install a firewall, use anti-virus and anti-spyware software, use a secure wireless network and make sure your browser is always up-to-date.
- 3 Keep your personal and financial information secure.** Whether you keep it in a filing cabinet or online in the cloud, make sure you secure it with a key or a strong password.
- 4 Always use strong passwords online,** and change them periodically.
- 5 Shred what you don't need.** Destroy documents, bills, receipts and junk mail that you don't need, especially if it contains your personal information.
- 6 Check your mail.** Never leave mail in your mailbox for a long period of time. If you're going on vacation, request a hold from the Canada Post to stop mail delivery until you return.
- 7 Keep an eye out for unauthorized activity** in your bank and credit card accounts. Online banking makes it easy to check your activity as often as you wish. Also, be sure to check the information on your credit report to make sure it is correct.



Your homeowner's insurance policy may have coverage for identity theft. Call your agent to find out.

What to do if your identity has been stolen

Having your identity stolen can be a scary experience, but if you act quickly, you can limit the impact on your credit. Here's how:

- **Place a fraud alert on your account** through the credit reporting companies **Equifax Canada** and **TransUnion Canada**. Fraud alerts are active for 90 days; after that, you'll have to reactivate the alert if you feel that it's necessary.
- **File a fraud report** with the **Canadian Anti-Fraud Centre** at **1-888-495-8501**.
- **File a report** with your local police department.
- **Contact your bank, credit card companies and loan companies** to place a fraud alert on your account or close your existing accounts.

If a thief has stolen your wallet or purse, he can get your address from your identification. **Change the locks** on your home to be on the safe side.

If your credit, ATM or debit card is lost or stolen:

- **Report your loss immediately to the card issuer.** Once you report it, you won't be responsible for unauthorized purchases made thereafter.
- **Get a copy of the transaction history** associated with the lost or stolen card and look for unauthorized charges.
- **Follow up with your card company.** Write a letter to the card issuer to confirm that you reported the card lost or stolen.
- **File a police report.**

Contact **Service Canada** at **1-800-O-Canada** to replace your identification, and report the loss or theft of government-issued documents to the responsible ministry or department.

Credit card-related identity theft comprised **32%** of complaints.

Source: Public Safety Canada

3 ways to protect your information on your smart phone



- 1.** Protect your home screen with a password.
- 2.** Only download apps through a trusted website that monitors the apps.
- 3.** Don't reveal too much personal information on social media sites.

Smart phone users are **33%** more likely to be victims of identity theft.

Source: Reuters