

PREVENTING IDENTITY THEFT

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 your 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 your stolen name. Millions of dollars a year are lost and thousands of victims are impacted. I have highlighted some recommendations on how you can protect yourself from Identity Theft.

#1 TIP

There are a number of ways to protect yourself outlined below, but My No. 1 Tip is: **DO NOT KEEP YOUR SIN CARD ON YOU AT ALL!**

Someone having your SIN number gives them huge potential to not just steal your identity but create havoc on your life so protect it at all times! Did you know, that legally the only times you need to provide your SIN is to your employer, for income-tax purposes and government income (CPP, Employment Insurance, etc.), and to financial institutions in certain circumstances. Please protect it at all times and leave it at home in a safe place to access it only when you need it.

OTHER KEY TIPS

You can limit the potential for fraud by remembering a few key tips:

1. 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 cheque book
 - If your cheque book 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
2. 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.
 - Check your Equifax Credit Report on a regular basis to determine if there are any changes.
 - Monitor your credit rating regularly. A great way to do this is to use my free [MOPOLO](#) App.
3. Be prepared in the event your credit or bank cards, Driver's License or Social Insurance Card 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.
 - If your Social Insurance Card is lost or stolen, contact your employer's HR Department and [Service Canada](#) 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
 - Additionally, please contact www.equifax.ca and www.transunion.ca and they will add a statement to your credit 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.

