



# Tips to Prevent Identity Fraud

## WHAT IS IDENTITY FRAUD?

Identity fraud (or identity theft) occurs when your personal information is collected and used by someone identifying him/herself as you and making transactions or requests on your account(s). These transactions could include taking over your credit accounts, opening up new ones or accessing your bank accounts.

### *Tips to avoid identity fraud*

- Be careful about sharing personal information and don't give out more than you need to. Only share your personal information with companies you know and trust.
- Put other ID documents (SIN, birth certificate, passport) in a safe place.
- Shred documents with personal information (including your name and address).
- Keep your wallet or purse out of reach — in public places, crowds and while on public transportation.
- When making a purchase, keep your card in sight, and make sure that the card returned to you is yours.
- Do not give out any personal information or a credit card number over the phone on unsolicited calls, even if the caller claims to be from a legitimate company.
- In the same way, do not give out this information by e-mail as it is not a secure method of transmission.
- When on the Internet, make sure the web site you are using is secure before transmitting personal information.
- Carry a minimum number of credit cards and personal identification information with you.
- Don't leave personal information lying around at home, in your vehicle or at the office.
- Lock your household mailbox if possible. If you are going to be away, arrange for a trusted neighbour to pick up your mail. You can also go to your local post office (with identification) and ask for Canada Post's hold mail service. There will be a charge for this service.
- Ensure that your computer firewalls/spyware are up to date to protect personal information that might be stored.
- When you receive a renewal or replacement for a document or certificate that contains identity information (such as your driver's licence or vehicle registration), make sure you destroy — preferably by shredding — the old one.

*If you think you have been the victim of identity theft, you should:*

- Contact your financial institution immediately.
- Keep notes and all documentation, as this information may be required to assist with any investigation.
- Report it to your local police or to Phonebusters, a national anti-fraud call centre jointly operated by the Ontario Provincial Police and the Royal Canadian Mounted Police (toll-free phone is 1-888-495-8501; e-mail is [info@phonebusters.com](mailto:info@phonebusters.com))

*Where to go for more information*

The Financial Consumer Agency of Canada (FCAC) provides timely and objective information to help consumers choose the best banking products and services for their needs. FCAC also informs Canadians of their rights and responsibilities when dealing with financial institutions and makes sure that banks and federally regulated trust, loan and insurance companies respect the laws and agreements that protect consumers.

You can reach us by phone through our toll-free Consumer Contact Centre at 1-866-461-3222 (our TTY number is 613-947-7771, toll-free 1-866-914-6097) or by visiting our Web site at [www.fcac.gc.ca](http://www.fcac.gc.ca).

This tip sheet is part of a series. To view FCAC's other tip sheets, please visit our Web site.