

Consumer Protection Division

Reducing Identity Theft

Tips for Reducing the Risk of Identity Theft

This publication or any of its contents should not be considered a statement of law. The relevant sections of *The Consumer Protection and Business Practices Act* should be consulted for any legal interpretation or application.

What is identity theft?

Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft.

Guard your personal information and documents

To minimize your risk of becoming a victim of identity theft, manage your personal information wisely and cautiously.

- When someone asks for information, especially identification, ask why they need it and what they will use it for.
- Buy a shredder and use it. Shred anything with personal or financial information such as credit card receipts, copies of credit applications, insurance forms, cheques, financial statements and old income tax returns.
- Cut up expired and unused credit cards. The card may have expired, but the number could still be used.
- Carry only the identification and credit card(s) you will need that day. You rarely need to carry your birth certificate, SIN card or passport.
- Don't fill in forms for contests, rebates or draws that ask for more information than you are prepared to give.
- Lock your household mailbox if possible.
- If you are going to be away, arrange for a trusted neighbor 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.
- Use complex passwords on your credit card, financial and other accounts rather than easily available information like your mother's maiden name, your birth date, parts of your phone number or a series of consecutive numbers.
- Don't leave personal information lying around at home, in your vehicle or at work.
- Find out how your employer ensures your personal information remains private, how they store and dispose of it and who can see it.
- Don't give personal information to anyone who phones or e-mails you unless you know who they are. Identity thieves may pose as representatives of financial institutions, Internet service providers or government agencies to get you to reveal identifying information.
- Don't put more than your name and address on your personal cheques.
- Make sure unused vehicle licence plates are not available for anyone else to use.
- Destroy your old vehicle registration certificate when you get your new one.

Be Careful

Be careful what identification you provide, especially if it is one of the main identity documents – a birth certificate, driver's licence or social insurance number. These source documents can be used to produce other ID and gain access to more of your personal and financial information.

Social Networking Sites

Criminals target social networking sites and use the information for identity theft. Do not post or provide personal information such as your date of birth, home address, and school name and telephone numbers.

Keep your computer and its contents safe

Computers make day-to-day life easier, but they also make it easier for anyone, anywhere to steal your personal information. Personal and financial information such as credit card numbers, account numbers and tax information kept on your system could be accessed by an identity thief with the knowledge and tools to get into your computer's hard drive or e-mails.

To keep your online information safe:

- Use a password that is a combination of letters (upper and lower case), numbers and symbols and would be difficult to guess.
- Don't use an automatic log-in feature that saves your user name and password. While this may save time when you log in or enter a site, it's a gold mine for a hacker.
- Use a firewall program, especially if you have a high-speed Internet connection that connects your computer to the Internet 24 hours a day whether it is switched on or off. The firewall stops uninvited visitors from getting access to information stored on your computer.
- Add virus protection software and update it regularly. Viruses can instruct your computer to send information to other systems and you may not know it.
- Be careful what e-mail you open. E-mails from strangers could contain viruses or programs to hijack your computer.
- Don't send personal or confidential information over e-mail. E-mail messages aren't secure.
- Make sure deleted information has actually been deleted from your computer hard drive before you sell, recycle or dispose of your computer. Even though you've deleted files from folders, they may still be on the computer's hard drive where they may be easily retrieved. Use a wipe utility program to overwrite the entire hard drive to make the files unrecoverable.
- Shop and bank safely online. Before giving your credit card number or other financial information to a business, make sure the merchant has a secure transaction system.
- Always log out of a website before you exit, do not enable the browser or website to remember your password, do not give out your password, and use the privacy settings.
- Most Internet browsers indicate when you are using a secure Internet link. To check to see if a website is secure, look for a website address that starts with https: or an icon - often a lock or an unbroken key- at the bottom of the screen.
- Use a credit card rather than a debit card to make purchases. Set aside one credit card with a low limit for Internet buying.

Be Vigilant

- Once a year, get a copy of your credit report from one of the two major credit reporting agencies. The report tells you what information a credit bureau has about your credit history, financial information, collection activity and who has asked for your information. By checking, you can spot debts that aren't yours and see who has been asking about you. Follow up if a lender or credit card issuer has asked for a report and you haven't applied for credit or a card from them. Someone else may be using your name. If you discover incorrect information on your file *The Credit Reporting Act* gives you the right to have the information corrected.

- Know when your credit card, other financial statements and utility bills are due. If they don't arrive when they are supposed to, call the company – an identity thief may have changed the billing address.
- Pay attention to credit card expiry dates. If the replacement card hasn't arrived, call the credit card company. Someone may have taken the new card from the mail or changed the mailing address.
- Keep credit card, debit card and automatic banking machine receipts so you can match them to your statements.
- Be wary of mail, phone or Internet promotions that want your information. Identity thieves often use bogus offers to persuade you to give them your personal information.
- Keep a list of the names, account numbers and expiration dates of your credit cards in a safe place. This will help you when alerting credit card companies about a lost or stolen card.
- Memorize all passwords and personal identification numbers. Don't write them down.
- When you enter a personal identification number (PIN) or password, make sure no one is watching.

CORRECTING INFORMATION HELD AT A CREDIT REPORTING AGENCY

If you find information on your credit report that you disagree with, under *The Credit Reporting Act* you have the right to have the information corrected and file a written dispute about that information.

Write a statement to the agency explaining why you believe an item on the file is not accurate or complete. The agency must check the accuracy or completeness of the information and it must confirm, correct, add to or delete the information within a reasonable time. If the agency corrects, adds to or deletes information, it must tell you and advise everyone who received your report within the last six months.

WHAT TO DO IF YOU THINK YOUR IDENTITY HAS BEEN STOLEN

If bills and credit card statements don't arrive when they should, financial account balances show withdrawals or transfers you didn't make or a creditor or collection agency contacts you about an account or credit card you haven't applied for, you may be a victim of identity theft.

If you think someone else is using your identity, there are things you can do:

- Identity theft is a crime and you should let your local police know as soon as possible if you think you have been a victim. You will need to file a police report.
- Take action immediately and keep a record of whom you've talked with and what was said.
- Keep copies of all correspondence.
- Download a copy of the Identity Theft Statement from Consumer Protection Division website at www.fcaa.gov.sk.ca/cpd and use it to notify financial institutions, credit card issuers and other companies that you have been a victim of identity theft.
- Call the major credit reporting agencies
 - **Equifax Canada Inc.** at 1-800-465-7166 and
 - **TransUnion of Canada Inc.** at 1-800-663-9980. Both companies have procedures in place to deal with ID theft and will put a warning on your file. These companies can also help you obtain and review copies of your credit record and repo report any false or incorrect information.
- Contact **Service Canada** at 1-800-206-7218 or by visiting www.servicecanada.gc.ca if you believe someone is using your social insurance number (SIN) or if your card has been lost or stolen.
- Contact the **Canadian Anti-Fraud Centre**, a national anti-fraud call centre that gathers information on ID theft trends and patterns. The information also helps law enforcement agencies in possible

investigations. They can be reached toll-free at 1-888-495-8501 or by visiting www.antifraudcentre-centreantifraude.ca/

- If your credit card is lost or stolen, notify the credit card issuer as soon as you notice the card is missing. Get new accounts, cards and passwords.

Don't leave personal information lying around at home, in your vehicle or at work.

KEY IDENTITY DOCUMENTS

Driver's licence

A driver's licence is the most universally accepted and trusted photo identification card issued by government. While its purpose is to show that you are allowed to drive, it is generally accepted as proof of identification, address, date of birth and residency. There is little risk to just providing a driver's licence number, however, the actual licence, if stolen, scanned, fakes or obtained fraudulently serves as a crucial tool for committing crime.

To replace a lost, stolen or destroyed driver's licence visit MySGI or a motor licence issuer. There is a fee to have it replaced with the existing photo. Your licence will be sent to your current mailing address within 10 business days.

Birth Certificate

A birth certificate is the primary document for all citizens born in Canada to indicate citizenship. It is required when applying for a driver's licence, passport, social insurance number as well as other provincial or federal programs. Unlike many ID documents, birth certificates don't have an expiry date. You shouldn't carry it in your wallet or purse. Keep it in a secure place such as a safety deposit box.

Individuals born in Saskatchewan who need a replacement birth certificate must apply through Information Services Corporation, Vital Statistics either in person or through the mail. You will be required to include with your application one piece of government-issued photo identification, or copies of two other pieces of identification, one must have your signature on it. For complete information visit the Vital Statistics website at <http://www.ehealthsask.ca/vitalstats/>

Social insurance number (SIN)

Social insurance numbers are used in a wide variety of databases as a primary identifier. Computer savvy criminals can collect information about you by searching databases. Don't give your SIN to anyone who isn't authorized to collect the information.

Don't carry your SIN card in your wallet, purse or car. Keep it in a secure place like a safety deposit box.

For a complete list of the departments and programs authorized to collect your SIN number see **Office of the Federal Privacy Commissioner** at this link: <http://www.priv.gc.ca>

Contact **Service Canada** at 1-800-206-7218 or visit www.servicecanada.gc.ca if you believe someone is using your SIN, or if your card has been lost or stolen and you require a replacement card. You will be asked to prove your identity and status in Canada.

Permanent resident card

This card provides holders with secure proof of their permanent resident status when re-entering Canada on commercial carriers (i.e. plane, train, boat or bus).

To replace a lost or stolen Permanent Resident Card, contact **Citizenship and Immigration Canada** at 1-800-255-4541 or visit www.cic.gc.ca.

Certificate of Canadian citizenship

The Certificate of Canadian Citizenship verifies that the holder is a Canadian citizen. The certificate is an official document issued by the Government of Canada. It can be used as definitive proof of citizenship status when applying for a job, passport, etc. It also acts as identification, showing the holder's name, date of birth, height and sex, photograph and a signature.

To replace a lost or stolen citizenship certificate, contact **Citizenship and Immigration Canada** at 1-888-242-2100 or visit www.cic.gc.ca.

Passport

A Canadian passport is the only proof of Canadian citizenship and identity accepted in all countries. You should report the loss or theft of your passport as soon as it is noticed to the local police and to **Passport Canada** by calling 1-800-567-6868, visiting www.pptc.gc.ca or the nearest Canadian government office if you are outside Canada.

Before the document can be replaced, Canadian authorities will conduct an investigation into the circumstances surrounding the loss. A replacement passport (which may be valid for a limited period only) may be authorized provided strict requirements are met.

For more information contact:

**Financial and Consumer Affairs Authority
Consumer Protection Division
Suite 500, 1919 Saskatchewan Dr.
Regina, SK S4P 4H2
Phone (306) 787-5550
Toll free: 1-877-880-5550
Fax: (306) 787-9779**

Email: consumerprotection@gov.sk.ca

www.fcaa.gov.sk.ca/cpd

Privacy Commissioner of Canada

Toll Free: 1-800-282-1376
TTY: (613) 992-9190
Web site: www.priv.gc.ca
E-mail: notification@priv.gc.ca

Provincial and Territorial Governments

Key documents issued by Provincial and Territorial governments include your birth certificate, driver's licence, and health card, among others. A current version of this Consumer Tip and other Consumer Tips are available at the Consumer Protection Division Web site at www.fcaa.gov.sk.ca/cpd. Most public libraries have Internet access available if you do not have Internet at home.

If you need more copies of this tipsheet, you have permission to photocopy. Please check the Web site or contact our office to make sure you have the most up-to-date copy.

Federal Government

Key documents issued by the federal government include your Social Insurance Card, Passport,

Citizenship and Immigration Documents and the Certificate of Indian Status.

For information on Government of Canada programs and services,

Call **1 800 O-Canada** (1 800 622-6232).

If you use a TTY call 1 800 926-9105

Visit: <http://www.canada.gc.ca/home.html>

The following businesses are required to hold a licence issued by the FCAA: Auctioneers, for-profit charitable fundraising businesses, collection agents, credit reporting agencies, direct (at your home) sellers, commercial cemeteries and motor dealers. To verify a licensing status go to the Consumer Protection Division website and click on

