



Identity theft

What is identity theft?

Identity theft happens when someone uses your personal information, like your name, social insurance number, bank account, or credit card number, without your permission.

It can be difficult if your identity is stolen. For example, you may have trouble getting approval for things like a bank loan, credit card, or mortgage, or even being able to rent an apartment.

How do they get my information?

Identity thieves may pretend to be the government, your bank, your employer, someone that you owe money to, or even an old friend. They can try to trick you with phone calls, emails, or fake websites.

Identity thieves can steal information from your wallet, purse, home, or car. They might even take bills and bank statements out of your mailbox or your garbage and recycling bins.

How do identity thieves use my information?

Identity thieves use your personal information to apply for credit cards, bank loans, and other kinds of credit. They can take money from your bank accounts and shop with your credit cards.

They might even apply for social assistance, rent an apartment, or buy furniture or other goods with a store loan. In the end, you may be left with the bills to pay.

Sometimes identity thieves even commit more serious crimes while using your name.

How can I protect myself from identity theft?

Make sure that your personal information is as safe as possible. Here are some suggestions:

- Shred all documents that contain personal information.
- Remove mail from your mailbox as soon as possible. Keep mail in a safe place in your home.
- Do not give personal information over the phone or through the mail to anyone you are not sure about.
- Do not carry your birth certificate or passport with you unless you need it that day.
- Check your bank and credit card statements regularly.
- Check your credit report regularly.

To keep your financial information safe:

- Never lend anyone your credit card or debit card.
- Do not give anyone your PIN number.
- When using your credit or debit card in a store, bank machine, or ATM, make sure no one sees your PIN number.
- Your credit card or debit card should be swiped only once at a checkout. If an employee swipes your card more than once for no reason, tell the manager.
- Never share personal information on social networking sites like Facebook, Twitter, or Instagram.

Other safety tips include:

- Do not reply to unusual or suspicious emails.
- Always use updated virus and antispam protection programs on your computer.

- Use secure websites when shopping online, or entering personal information on a website. Look for a lock symbol, and “https://” at the start of the site’s website address.

How can I tell if my information has been stolen?

Some warning signs of identity theft are:

- Collection agencies or creditors call you about 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.
- Your credit applications are denied for unexpected reasons. For example, your credit report shows a debt that you do not recognize.

What can I do if I am a victim of identity theft?

Report the identity theft to the police.

Get a copy of the police report so that you can share it with your financial institutions, credit card issuers, the credit reporting agencies, and any other companies.

Tell the financial institutions, credit card issuers, or companies that are involved.

You may need to change your account numbers, your PINs, and get new debit and credit cards.

Report the identity theft to the Canadian Anti-Fraud Centre (CAFC).

They provide advice and assistance to victims. Call

1-888-495-8501 or visit antifraudcentre-centreantifraude.ca.

Cancel any missing or stolen identification documents.

Immediately cancel government-issued documents like your driver's licence, passport, birth certificate, or health card and get new ones as soon as possible.

Contact Service Ontario toll-free at **1-800-267-8097**.

Contact Equifax and TransUnion.

They are the two main credit reporting agencies in Canada. Ask both agencies for a copy of your credit reports. They must send you a free copy of your report in the mail if you ask them to. Review your credit reports and let them know if you want to dispute a debt. Ask if a "fraud alert" should be placed in your file.

Contact **Equifax** at **1-800-465-7166** or [equifax.ca](https://www.equifax.ca). Contact **TransUnion** at **1-800-663-9980** or [transunion.ca](https://www.transunion.ca).

You may need legal help for some situations.

Call Pro Bono Ontario's help line at **1-855-255-7256**.

Some community legal clinics can help. Visit [legalaid.on.ca](https://www.legalaid.on.ca) or call **1-800-668-8258** or TTY **711**.

For the Law Society Referral Service, visit [findlegalhelp.ca](https://www.findlegalhelp.ca).



Visit [stepstojustice.ca](https://www.stepstojustice.ca) for more information about consumer problems. This is general information for people in Ontario, Canada. It is not intended to be used as legal advice.

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