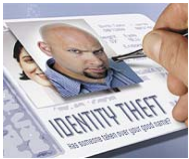
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What is Identity Theft?

Identity theft is a criminal offence. It occurs when a person knowingly transfers or uses, without lawful authority, a means of identification of another person with the intent to commit or to aid or abet any unlawful activity that constitutes a violation of federal law or that constitutes a felony under any applicable provincial or local law.

How Does It Happen?

Identity theft happens when your personal information is stolen and this can be done in a variety of sneaky and illegal ways:

- By going through your mail and taking bank and credit card statements, credit offers, or tax information.
- Stealing a wallet or purse containing personal identification and credit cards.
- "Dumpster diving," is rummaging through trash or recycle bins for personal information.
- "Shoulder surfing" at ATM machines is a common practice.
- Steal credit and debit card account numbers as the card is processed by using a special information storage device in a practice known as "skimming."
- Change the mailing address on your accounts or by completing a "change of address form" to divert mail to another location
- Your personal information may be given from "inside" sources by theft, bribing or conning information out of employees.
- 'Hacking' into an organization's computers may yield personal information.
- 'Scamming' information by posing as a legitimate business person or government official.

What are the Consequences of Identity Theft?


Once identity thieves have your personal information, they may:

- Go on spending sprees using your credit and debit card account numbers to buy "big-ticket" items that they can turn around and easily sell.
- Open a new credit card account, using your personal information. When the bill isn't paid, the delinquent account is reported on your credit report.
- Change the mailing address on your credit card account. Because the bills are being sent to the new address, it may take some time before you realize there's a problem. This may also affect your credit report.
- Take out loans in your name.
- Establish phone or wireless service in your name.
- Counterfeit checks or debit cards, and drain your bank account.
- Open a bank account in your name and write bad checks on that account.
- File for bankruptcy under your name to avoid paying debts they've incurred, or to avoid eviction.
- Give your name to the police during an arrest. If they are released and don't show up for their court date, an arrest warrant could be issued in your name.

What Can I do About It?

Identity theft is one of the nation's fastest-growing crimes. The more you know

RCMP estimate 13,000 Canadians were victims of ID theft in 2004

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about this prevalent crime, the better prepared you will be to protect yourself. Manage your personal information carefully and sensibly, you can help guard against identity theft. Here's how:

- ✓ Sign all credit cards when you receive them
- ✓ Never loan your credit cards to anyone
- ✓ Cancel credit cards you do not use and keep a list of the ones you use regularly
- ✓ Immediately report lost or stolen credit cards and any discrepancies in your monthly statements to the issuing credit card company
- ✓ Never leave receipts at bank machines, bank wickets, in trashcans, or at unattended gasoline pumps; ensure you destroy paperwork you no longer need
- ✓ Do not carry extra credit cards, your Social Insurance card, birth certificate or passport with you unless needed.
- ✓ When you order new cheques, do not have them sent to your home. Pick them up at the bank instead. If stolen, your cheques can be altered and cashed by identity thieves.
- ✓ Never give out personal information over the phone.
- ✓ Shred your receipts, credit card offers, bank statements, returned cheques, and sensitive information before throwing it away.
- ✓ Check with your employer, landlord, and others with access to your personal data to be sure that they are keeping your records safe.
- ✓ Protect your Social Insurance number with extra care. Disclose it only when it is absolutely necessary.
- ✓ Request a copy of your credit record annually.
- ✓ Follow your billing cycles closely. A missing credit card bill could mean an identity thief has changed your billing address.
- ✓ File away a list of all your account numbers--with expiration dates and telephone numbers. If your wallet is stolen, you will be able to quickly alert your creditors.
- ✓ When creating passwords & PINs, use a random mix of letters and numbers. Do not use information that may be easily discovered by identity thieves. i.e family member names, your pets name, etc.

References & Resources

- ✦ Office of the Privacy Commissioner of Canada – Identity Theft:
http://www.privcom.gc.ca/fs-fi/02_05_d_10_e.asp
- ✦ Government of Canada
http://www.safecanada.ca/identitytheft_e.asp
- ✦ RCMP – Scams: http://www.rcmp.ca/scams/index_e.htm
- ✦ RECOL - Reporting Economic Crime On-Line
<http://www.recol.ca/>
- ✦ Social Insurance Numbers (SIN) – Frequently Asked Questions
<http://www.hrsdc.gc.ca/asp/gateway.asp?hr=en/cs/sin/030.shtml&hs=sxn>