

This tipsheet is intended to provide general information and is not a substitute for legal advice.

Identity theft (ID theft) is on the increase. It's the fastest growing type of fraud in the marketplace and the number one consumer complaint in North America.

### What is Identity Theft?

ID theft happens when someone uses someone else's identification documents or other identifiers in order to impersonate that person for whatever reason including financial fraud and criminal activities.

ID theft occurs for various reasons including:

- financial fraud (bank fraud, credit card fraud, tax fraud, mail fraud, etc.);
- criminal activities e.g. entering a country, obtaining special permits, hiding one's own identity for the purposes of committing acts of terrorism, organized crimes, drug trafficking, money laundering, gaining access to restricted areas, etc.

This tipsheet identifies three key ways to protect yourself, and what you should do if you are a victim.

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### Why You Should be Concerned About ID Theft

Your name, birth certificate, driver's licence (operator's licence), credit cards, Social Insurance Number (SIN) and other personal identification can be used to open credit card and financial accounts, redirect mail, establish cellular phone service, rent vehicles, equipment, or accommodation, and even secure employment.

If someone has used your identity, you could be left with the bills, charges, bad cheques, and possibly problems with the law if your imposter committed crimes.

### Key Documents

Be careful what you provide as identification and to whom you provide it especially if it's one of the main identity documents - birth certificate, driver's/operator's licence and SIN. These are source documents that can be used to produce others and to gain access to more of your personal and financial information.

#### Driver's licence

A driver's licence has become the most universally accepted and trusted picture identification card issued by government. While its purpose is to show that you have the privilege to drive, society generally accepts the driver's licence 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, faked or obtained fraudulently, serves as a crucial tool for committing crime because it's so well accepted. Motor vehicle and driver's licence issuing agencies across North America are working together to make it harder to forge driver's licences and to tighten the controls used when issuing licences.

### Birth certificate

The birth certificate is the primary document for all citizens born in Canada to indicate citizenship. The birth certificate is required when applying for a driver's licence, passport, Social Insurance Card as well as for other provincial or federal programs.

Birth certificates, unlike a lot of identification, 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.

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.

Although certain government departments and programs are authorized to collect and use the SIN, there is no legislation that prohibits organizations asking for it. You can challenge a request for your SIN. The Office of the Privacy Commissioner of Canada has a fact sheet with more details. (See *More Information* on page 6.)

Don't give your SIN to anyone who isn't authorized to collect the information. Also, don't carry your SIN in your wallet, purse or car. Keep it in a secure place like a safety deposit box.

The federal government also provides the following identification documents. These should be kept secure. If they are lost or stolen, see *More Information* on page 6 for Web sites and telephone numbers.

The Permanent Resident Card provides holders with secure proof of their permanent resident status when re-entering Canada on commercial carriers (plane, train, boat and bus).

The citizenship certificate is a wallet-sized document, covered in plastic, which certifies that you are a Canadian. It also acts as identification, showing your picture and a sample of your signature, as well as stating your name, date of birth, height and sex. It's an official document issued by the Government of Canada. The certificate can be used as definitive proof of your citizenship status when applying for jobs, passports, etc.

A passport is the only proof of your citizenship and identity that is accepted in all countries. You must report the loss or theft as soon as it is noticed to the local police and to the closest passport office, or to the nearest Canadian diplomatic or consular mission if you are outside Canada.

## Three Key Ways to Protect Yourself

1. **guard your personal information**
2. **keep your computer and its contents safe**
3. **be vigilant**

Can you completely prevent identity theft from occurring? Probably not, especially if someone is determined to commit the crime. But you can minimize your risk by managing your personal information wisely and cautiously. (U.S. Federal Trade Commission)

### **ID thieves get your personal information by:**

- stealing personal and private information from wallets, purses, mail, your home, vehicle, computer, and Web sites you've visited or e-mails you've sent
- retrieving personal information in your garbage or recycling bin by "dumpster diving"
- posing as a creditor, landlord or employer to get a copy of your credit report
- buying the information from a dishonest employee working where personal and/or financial information is stored
- removing mail from your mailbox
- memorizing credit card information
- reading public information i.e. newspapers (obituaries), phone books, and records open to the public (professional certifications)

### **1. Guard your personal information**

Once you've given your identification or financial information to someone in person, by mail, e-mail, phone or over the Internet you can't get it back.

When someone asks you for information, especially as identification, ask him or her why they need this and what they will use it for. (Edmonton Police Service)

- Buy a shredder and use it to defeat dumpster divers looking for charge 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 hasn't.
- 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 what you are prepared to give. This information could be sold to a telemarketer, or to others with criminal purposes in mind.
- 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.
- Use passwords on your credit card, financial and other accounts rather than easily available information like your mother's maiden name, your birth date, the last four digits of your SIN, 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 the office.
- Find out how your employer makes sure your personal information is private. How do they store and dispose of it? Who can see it?
- Don't give personal information to anyone who phones or e-mails you unless you know for sure who they are. Identity thieves may pose as representatives of financial institutions, Internet service providers and even 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. You can return expired or unused plates to any Registry Agent.
- Destroy your old vehicle registration certificate when you get your new one.

## **2. Keep your computer and its contents safe**

Computer technology makes it easy for anyone anywhere in the world to find your personal and financial information.

Your personal computer may be an identity thief's best friend. If you keep financial information such as credit card numbers, account numbers, and tax information in your system or use e-mail to do financial business, this information could be available to anyone with the knowledge and tools to get into your computer's hard drive and e-mails.

- Protect your computer, including laptops, with a password that is a combination of letters (upper and lower case), numbers and symbols. Don't use an automatic login feature that saves your user name and password. While this may save time when you login or enter a site it's a gold mine for a hacker intent on doing damage.
- Use a firewall program, especially if you use a high-speed Internet connection. This means your computer is connected to the Internet 24 hours a day whether the CPU is on or off. The firewall stops uninvited visitors from getting access to your information in the 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's happened.
- Be careful what you open. E-mails from strangers could contain viruses or programs to hijack your modem.
- Don't send personal or confidential information over e-mail. E-mail messages aren't secure.
- Make sure deleted information is really gone before you sell, recycle or garbage 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 that the merchant has a secure transaction system. Most Internet browsers indicate when you are using a secure Internet link. To check to see if a web site is secure look for:

- a Web site address that starts with https://, or
- an icon, often a lock or an unbroken key, at the bottom right corner of the screen.
- Companies may also display a seal on their website like WebTrustSM (<http://cpawebtrust.org/>) or TRUSTe (<http://www.etrust.com>), to assure online customers that their business has the ability to maintain privacy and security for Internet transactions. Check to see which organization is awarding the seal and the requirements that a merchant has to meet to be allowed to use that icon.
- Use a credit card not a debit card to buy, or set aside one credit card with a low limit for Internet buying.

### 3. Be vigilant

Paying attention to details can make a difference.

- Once a year, get a copy of your credit report from the two major credit reporting agencies (credit bureaus) (See *Contacts* on page 5.) The report tells you what information the bureau has about your credit history, financial information, any judgments, 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. You need to 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 have been using your name.

If you discover incorrect information on your file, Alberta's *Fair Trading Act* gives you the right to have the information corrected. (See *Alberta Legislation* page 5.)

- Know when your credit card and financial statements and utility bills are due. If they don't arrive when they are supposed to, call the company - an ID thief may have changed the billing address.
- Pay attention to credit card expiry dates. If the replacement card hasn't arrived call the company. Someone may have taken it from the mail or changed the mailing address.

- Keep credit card, debit card and automatic banking machine (ABM) receipts so you can match them to your statements.
- Be wary of mail, phone or Internet promotions that want your information. Identity thieves may use phony offers to get you to give them your personal information.
- Keep a list of the names, account numbers and the expiration dates of your cards in a safe place. This will help you when alerting your credit grantors about a lost or stolen card. In Alberta you may be responsible for up to \$50 charged to a lost or stolen card. See *Alberta Legislation* on page 5 for more details.
- Memorize all passwords and personal identification numbers. Don't write them down.
- When you enter a PIN number or password is anyone watching?

### What are the Signs Your Identity May Have Been Stolen?

- Bills and statements don't arrive when they are supposed to - they may have been stolen from the mailbox or someone has changed the mailing address.
- Calls from collection agencies or creditors and you either don't have an account with the creditor or if you do have an account, your records say it's up to date. Someone may have opened a new account in your name, or added charges to an account without your knowledge or permission.
- Financial account balances show withdrawals or transfers you didn't make.
- A creditor calls to say you've been approved or denied credit that you haven't applied for. Or, you get credit card statements for accounts you don't have.

### What to do if You Believe Your Identity Has Been Stolen

See *Contacts* on page 5 for agency information.

- File a report with your local police service.
- Take action immediately, and keep a record of whom you've talked with and what was said. Also keep copies of all correspondence.
- Obtain a copy of the "Identity Theft Statement" (see *Contacts* on page 5). The Identity Theft Statement is a standard form that you can use to notify financial institutions, credit card

issuers and other companies that you have been a victim of identity theft. You can complete this form and send a copy to each company you need to notify. However, check with each of your creditors to see if they will accept this statement or if they want you to complete one of their forms.

- Call both credit reporting agencies. Both have procedures in place to deal with ID theft and will put an ID theft warning on your file.
- Call your credit grantors, especially credit card issuers, and financial institutions and tell them that you believe your identity has been stolen. Get new accounts, cards and passwords.
- Contact the applicable agencies to report that your driver's licence, birth certificate, permanent resident's card, citizenship certificate or passport has been lost or stolen.
- Contact Human Resources Development Canada (HRDC) if someone is using your SIN or if your card is lost or stolen.
- Contact PhoneBusters as it gathers information on ID theft trends and patterns. The information also helps law enforcement agencies in possible investigations.
- When it appears the problem is solved, get copies of your credit record again from both credit reporting agencies to review and report on any false or incorrect information.

## Alberta Legislation

### Correcting information held at a credit reporting agency (credit bureau)

If you find information on your file that you disagree with, you have a right under the *Fair Trading Act* to explain or protest.

If you believe an item on the file is not accurate or complete, write a statement of 500 words or less to the agency explaining why. The agency must check the accuracy or completeness of the information. Within 90 days, it must confirm, correct, add to or delete the information. If the agency corrects, adds to or deletes information, it must tell you and everyone who received your report within the last 6 months.

If you have lost money, suffered damages or been inconvenienced because the agency or someone reporting information about you did not follow the rules, you may have the right to sue.

For more information get the tipsheet *Credit and Personal Reporting* or contact Alberta Government Services, Consumer Services Branch.

### Lost or stolen credit cards

Alberta's *Fair Trading Act* says that your maximum liability is the lesser of \$50 and the amount stipulated in the credit card agreement if your credit card was used after it was lost or stolen. You must notify the credit card issuer as soon as you know the card is missing.

If the lost or stolen credit card is used at an automated banking machine that requires a PIN number to work, you may be liable for all losses.

For more information contact Alberta Government Services, Consumer Services Branch.

## Contacts

**Lost birth certificate** (Alberta Government Services)  
Individuals born in Alberta needing a replacement birth certificate **must** apply through a Registry Agent, either in person or in writing. Applications that are mailed to Vital Statistics from within Alberta will be returned unprocessed. (See page 6 for *Finding a Registry Agent*.)

**Lost driver's licence** (Alberta Government Services)  
To replace a lost, stolen, or destroyed licence you must visit a Registry Agent in person. (See next page for *Finding a Registry Agent*.)

You must present at least two pieces of acceptable identification such as: passport, photo identification from another jurisdiction, birth certificate, Canadian citizenship photo identification, marriage certificate, immigration documentation, Canadian Forces ID Card, SIN Card (signed). Note: at least one piece of identification must contain name, date of birth, and/or signature.

For more detail about acceptable identification, contact a Registry Agent or Alberta Government Services

Edmonton: (780) 427-7013,  
Toll free in Alberta by dialing 310-0000  
followed by (780) 427-7013.

### **Finding a Registry Agent**

<http://www.gov.ab.ca/gs> then click on Registry Agent Network

Phone: Edmonton and outside Alberta:  
(780) 427-7013

Toll free in Alberta: 310-0000 then dial  
(780) 427-7013

Telephone book: Look in the SuperPages™ under Licensing and Registry Services

### **Social Insurance Card** (Human Resources and Development Canada)

Toll-free in Canada: 1-800-206-7218. Select Option "3" for SIN information.

Outside Canada or if you have a rotary dial telephone: (506) 548-7961 (long distance call)

E-mail: [sin-nas@hrdc-drhc.gc.ca](mailto:sin-nas@hrdc-drhc.gc.ca)  
<http://www.hrdc-drhc.gc.ca/>

### **Permanent Resident Card**

Citizenship and Immigration Canada

<http://www.cic.gc.ca/english/pr-card/index.html>  
1-800-255-4541.

### **Citizenship Certificate**

Citizenship and Immigration Canada

1-888-242-2100

<http://www.cic.gc.ca/english/citizen/>

### **Passport**

Passport Office (Government of Canada)

<http://www.ppt.gc.ca/>

1-800 567-6868

### **Alberta Government Services Consumer Services Branch**

Edmonton: (780) 427-4088

Toll free in Alberta: 1-877-427-4088

E-mail: [government.services@gov.ab.ca](mailto:government.services@gov.ab.ca)  
[www.gov.ab.ca/gs](http://www.gov.ab.ca/gs)

### **Identity Theft Statement**

Website:

[http://www.gov.ab.ca/gs/information/consumer/identity\\_theft/identity\\_theft.cfm](http://www.gov.ab.ca/gs/information/consumer/identity_theft/identity_theft.cfm)

### **Credit Reporting Agencies**

Equifax Canada Inc.: toll-free at 1 800 465 7166

Web site: [www.equifax.com](http://www.equifax.com)

TransUnion of Canada Inc.:

toll-free at 1-866-525-0262 <http://www.tuc.ca/>

### **PhoneBusters**

Toll-free in Canada and the U.S.: 1-888-495-8501

Fax: toll free: 1-888-654-9426

E-mail: [info@phonebusters.com](mailto:info@phonebusters.com)

<http://www.phonebusters.com/>

### **More Information About Privacy**

#### **Office of the Information and Privacy Commissioner of Alberta**

Edmonton: (780) 422-6860

Toll free in Canada: 1-888-878-4044

For brochures and additional information about protecting your privacy, visit the website

<http://www.oipc.ab.ca/>- click on FOIP then Publications.

#### **Office of the Privacy Commissioner of Canada (SIN information)**

[http://www.privcom.gc.ca/index\\_e.asp](http://www.privcom.gc.ca/index_e.asp) then click on fact sheets

Toll-free: 1-800-282-1376

[info@privcom.gc.ca](mailto:info@privcom.gc.ca)

Complaints:

112 Kent Street

Ottawa, Ontario

K1A 1H3

#### **Privacy Town** (Office of Consumer Affairs, Industry Canada) (Internet version only)

To find Privacy Town, go to the Canadian Consumer Gateway at

<http://consumerinformation.ca/> and search for Privacy Town.

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A current version of this tipsheet and other tipsheets are available at the Alberta Government Services' Web site at [www.gov.ab.ca/gs](http://www.gov.ab.ca/gs).

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

