



## Your Social Insurance Number—Protect It

### WHAT IS A SOCIAL INSURANCE NUMBER?

The Social Insurance Number (SIN) is used to manage various Canadian government programs. A SIN is assigned to a person living in Canada who wishes to work in Canada or receive benefits and services from government programs. Each nine-digit number is issued to one person only and cannot legally be used by anyone else. You must have it to work in Canada and to have access to government programs and benefits.

### PROVIDING AND PROTECTING YOUR SOCIAL INSURANCE NUMBER

Every person working in insurable employment in Canada must have a Social Insurance Number (SIN). By law, you must provide your SIN to Government of Canada departments or agencies who administer government benefits.

Your employer and anyone else who prepares income tax information on your behalf, as well as all institutions from which you earn interest or income, such as banks, credit unions and trust companies have the right to ask for your SIN.

While there is no law that prevents businesses from asking for your SIN it is important that you be very careful when releasing it. You do not always have to give your SIN when asked. Many businesses ask to see SIN cards as identification, or to check your credit rating, but if they are not in the categories described, you can refuse. **Your SIN card is not a piece of identification.**

You are responsible for protecting your SIN. Memorize your SIN. Store your SIN card in a safe place and don't carry it with you.

### SHOW YOUR SOCIAL INSURANCE NUMBER CARD TO YOUR EMPLOYER

Employers must request and view the Social Insurance Number (SIN) card of all new employees as soon as they are hired, and the employee must show it within three days of starting employment. If you have a SIN beginning with a **9**, you must also show your employer your Work Permit/Employment Authorization issued by Citizenship and Immigration Canada.

### SOCIAL INSURANCE NUMBER AND FRAUD

The Social Insurance Number (SIN) is a very important piece of information because you are the only person given that number, and it could be used to access your personal information. Stolen, lost or borrowed SINs are often used to defraud people, governments, and businesses. If somebody else uses your SIN to work illegally or to obtain credit, for example, you may suffer hardship by having to pay additional tax for income you never received, or have difficulty when you apply for credit because someone else ruined your credit rating.

The following activities are all offences punishable by a fine, imprisonment, or both:

- knowingly applying for more than one SIN;
- using someone else's SIN to deceive or defraud;
- loaning or selling a SIN; and
- manufacturing a counterfeit SIN card.

If you believe that someone is using your SIN fraudulently, inform Service Canada immediately.



## **NOTIFYING US ABOUT A DEATH**

When a person dies, there is a danger of someone committing fraud with the deceased's SIN card. To prevent this, the next-of-kin should send the SIN card of the deceased and a copy of the Death Certificate or the Statement of Death to:

### **Social Insurance Registration**

P.O. Box 7000  
Bathurst, New Brunswick  
E2A 4T1

## **CONTACT US**

For specific information about the Social Insurance Number program dial toll free 1 800 206-7218 and select Option 3.

For more information about Service Canada or to find the nearest Service Canada Centre, visit us on-line at [servicecanada.gc.ca](http://servicecanada.gc.ca) or call 1 800 O-Canada, TTY 1 800 926-9105.

**NEW**—The Social Insurance Number program is now being delivered by Service Canada—the Government of Canada's new service delivery network that brings a range of federal services and benefits together to meet your individual needs. Service Canada offers easy-to-access, one-stop, personalized services. You can access Service Canada services through your method of choice—by telephone, by mail, through the Internet or in-person.