

Identity Theft – What to do if it happens to you

Identity theft occurs when someone uses your personal information to commit fraud or theft – such as opening accounts or incurring debt in your name, or taking money from your account. If you believe that you have been a victim of identity theft, there are steps you can take to minimize damage and help prevent any further fraud or theft.

As soon as you discover the identity theft, take the following steps:

- Contact each financial institution, credit card issuer or other company that provided the identity thief with unauthorized credit, money, goods or services. Tell them what happened, and ask them to investigate the occurrence, cancel and re-issue any cards that were affected, and close any fraudulent or affected accounts. Also find out:
 - Does the company require written documentation to begin investigating your claim of identity theft?
 - Do they accept the **Identity Theft Statement**?
 - Do they require any additional information?

Complete the identity theft statement and/or any other required documentation and provide it to the company as soon as possible.

- Contact both of Canada's national credit reporting agencies, Trans Union Canada and Equifax Canada. Ask each agency to send you a copy of your credit report, and discuss with them whether you should have a fraud alert placed on your file, asking that creditors call you before opening any new accounts or changing your existing accounts. The credit report may reveal whether there are other companies where the identity thief has opened accounts or incurred debt in your name.

You can call Equifax Canada at 1-800-465-7166, and Trans Union Canada at 1-866-525-0262 (Quebec Residents: 1-877-713-3393), toll free. You may also visit their Web sites at www.equifax.ca and www.tuc.ca.

- Report the incident to your local police department. Ask the police to take a report, if possible, and to give you the report number. If the police report is available, include it in all correspondence with financial institutions, credit issuers, other companies and credit reporting agencies.
- Report the incident to PhoneBusters National Call Centre, which has a mandate to gather information and intelligence about identity theft, and will provide advice and assistance to identity theft victims. You can call PhoneBusters toll-free at 1-888-495-8501.
- If your government-issued documents were lost or stolen, report them to the responsible ministry or department and request new documents.

Chart your Course of Action

Use this form to record the steps you've taken to report the fraudulent use of your identity. Keep this list in a safe place for reference.

Banks, Credit Card Issuers and other Companies

Company	Address and Phone Number	Date Contacted	Contact Person	Comments

Credit Reporting Agencies

Agency	Phone Number	Date Contacted	Contact Person	Comments
Equifax Canada	1-800-465-7166			
Trans Union Canada	1-866-525-0262 Quebec Residents: 1-877-713-3393			

Law Enforcement

Agency	Phone Number	Date Contacted	Person Contacted	Report Number (if available)	Comments
Local Police					
PhoneBusters	1-888-495-8501				