

## 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 issuers 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](http://www.equifax.ca) and [www.tuc.ca](http://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, and 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.

For additional information on Identity Theft go to the Canadian Consumer Information Gateway website at [www.consumerinformation.ca](http://www.consumerinformation.ca) and select the Identity Theft Toolkit.