

# Your Social Insurance Number: A Shared Responsibility!

## Protect it! Safeguard it!

Your **Social Insurance Number (SIN)** is confidential. With Service Canada, you share the responsibility of protecting your SIN from inappropriate use, fraud, and theft.

At Service Canada, we safeguard your personal information, only allow access to those who are authorized, and provide guidance about how to protect your SIN and your personal information.

### Protect your SIN

- Provide your SIN only when you know that it is legally required.
- Contact Service Canada if you change your name, if your citizenship status changes, or if information on your SIN record is incorrect or incomplete.
- Take immediate measures to protect your SIN when you suspect someone else is using your SIN fraudulently.
- Never use your SIN card as a piece of identification.
- Never provide your SIN over the phone unless you make the call and you know with whom you are dealing.
- Never reply to e-mails that ask for personal information like your SIN.
- Shred paper records with personal information and your SIN once you no longer need them.

### Provide your SIN

- To your employer
- For income tax purposes
- To financial institutions where you have interest-bearing account
- To apply for and receive federal government benefits, for example Canada Pension Plan, Old Age Security, Quebec Pension Plan, Employment Insurance, Canada Student Loans, or Canada child tax benefit
- To set up a Canada Education Savings Grant (CESG) or a Registered Education Savings Plan (RESP)
- To apply for and receive other benefits, for example social assistance benefits, veterans' benefits, workers compensation benefits, and child support payments.

## Do not provide your SIN

Although this practice is strongly discouraged, it is not illegal for private-sector organizations to ask you to provide your SIN.

You do not have to provide your SIN when:

- proving your identity
- completing a job application
- completing an application to rent a property
- completing a credit card application or banking transactions (line of credit, loan)
- writing a will
- applying to a university or college

## When someone asks for your SIN

If your SIN is not required by law, ask why it is being requested, how it will be used, and with whom it will be shared and offer a different proof of identity.

If the organization refuses to provide the product or service unless you provide your SIN, ask to speak to the person in charge. Many organizations do not know about the appropriate uses of the SIN. Once they understand, they may willingly change their practices. If you are not satisfied with the organization's response, you may formally complain to the Office of the Privacy Commissioner of Canada at [www.privcom.gc.ca](http://www.privcom.gc.ca) or 1-800-282-1376.

## If you suspect someone else is using your SIN for work or to obtain credit

Identity theft/fraud happens when someone else uses your personal information including your SIN without your knowledge or consent. Fraud is a crime and should be reported to the police.

Service Canada may issue a new SIN only as a result of very specific conditions, e.g. in cases of **proven** SIN fraud. If these conditions apply, a new SIN is issued at no cost to you.

However, obtaining a new SIN does not protect you from fraud or identity theft. In the unlikely event that an imposter uses your old SIN as identification and the business does not check the person's identity with the credit bureau, credit lenders may still ask you to cover the imposter's debts. Each time, you will have to prove that you were not involved in the fraud. You will also need to contact all your financial institutions, creditors, pension providers, and current and former employers to ask them to update their past and current records on your file.

Here are some key steps to follow if you suspect that someone is using your SIN fraudulently:

- **File a report with the police.** Ask for the case reference number, and the officer's name and telephone number. Make sure the police report states your name and the SIN that was involved.
- **Contact the Canadian Anti-fraud Centre** at 1-888-495-8501.
- **Call Canada's two credit bureaus:**
  - **Equifax:** 1-800-465-7166
  - **TransUnion:** 1-800-663-9980  
(for residents of Quebec, call 1-877-713-3393)
- Review a copy of your credit report for any suspicious activity. Enquire about options to protect or monitor your credit file should your personal information be at risk or vulnerable to fraud.
- **Inform your bank and creditors** by phone and in writing about any irregularities.
- **Inform Canada Post** about any irregularities in your mail delivery.

In situations when you suspect someone else is using your SIN to work, you will also need to provide the following documents to Service Canada:

- **Relevant copies of Tax information slips showing all employers:** You must first request copies of all tax slips from the Canada Revenue Agency (CRA) called *T4 Statement of remuneration paid*, which were issued in your name and SIN during the period of time that the suspected fraud was committed.
- **A clear photograph of yourself** to make it easier to confirm with employers for whom you did not work.
- **A list of your home addresses over the last 10 years.**

In situations where you suspect someone else is using your SIN to obtain credit, you will also need to provide the following documents to Service Canada:

- Copies of any credit application forms filled in by someone else using your SIN **or** a letter from a creditor confirming that someone else has used your name and SIN to apply for credit (these documents must include **both** your name and SIN, and must state that you are not responsible for any purchases made fraudulently using your information).

Once you have obtained proof that someone else has been using your SIN fraudulently for work and/or credit, immediately go to the nearest Service Canada Centre to talk to a representative.

**If requesting that a new SIN be issued**, bring all documents you have that prove fraudulent use. You will also need to bring other original document(s), such as your birth certificate or immigration/citizenship document, as well as other supporting documents to confirm your identity. You should also bring photo identification with you in the event you are asked for it.

## For more information on how to protect yourself from fraud or identity theft Contact the following organizations:

- **Canada's Privacy Commissioner**  
[www.privcom.gc.ca](http://www.privcom.gc.ca)
- **Canadian Anti-Fraud Centre**  
[www.antifraudcentrecentreantifraude.ca](http://www.antifraudcentrecentreantifraude.ca)
- **Consumer Measures Committee**  
[www.cmcweb.ca/idtheft](http://www.cmcweb.ca/idtheft)

## How to reach us

### **CLICK** [servicecanada.gc.ca](http://servicecanada.gc.ca)

See the Web site for more information on how to contact Service Canada and access the full range of Government of Canada programs and services.

### **CALL** **1-800-206-7218**

(Select Option "3"). Agents are available Monday to Friday, 8:30 am to 4:30 pm Canadian Local Time, except on statutory holidays. If you have a hearing or speech impairment and use a teletypewriter (TTY), please call 1-800-926-9105. If you are calling from outside Canada, the number is 506-548-7961 (long-distance charges apply) from 8:00 am to 8:30 pm (Atlantic Standard Time).

### **VISIT** **a Service Canada Centre**

To find the Centre nearest you, visit our Web site or call 1 800 O-Canada (1-800-622-6232). If you have a hearing or speech impairment and use a teletypewriter (TTY), please call 1-800-926-9105.

---

The Social Insurance Number program is delivered by Service Canada. Service Canada brings Government of Canada services and benefits together in a single delivery network. It provides Canadians with one-stop service they can access however they choose—on the Internet at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca), by phone at 1 800 O-Canada, or in person at Service Canada Centres across the country.

This document is available on demand in alternative formats.

September 2013

© Her Majesty the Queen in Right of Canada, 2013

SC-237-09-13

SG5-38/1-2013-PDF

978-1-100-13471-0