

International Fraud Awareness Week

Identity Theft and Fraud

What is identity theft?

Identity theft refers to criminals stealing someone else's personal information for criminal purposes.

Identity theft can be:

1. Unsophisticated, such as dumpster diving and mail theft.
2. More elaborate, such as phishing or database breaches.

Computer spywares and viruses also help thieves steal personal information.

What is identity fraud?

Identity fraud happens when criminals use stolen personal information. It is often used to commit another crime.

Criminals can use your stolen or reproduced information to:

1. Access your computer/email
2. Access your bank accounts
3. Open new bank accounts
4. Transfer bank balances
5. Apply for loans and credit cards
6. Buy goods and services
7. Hide their criminal activities
8. Get passports or receive government benefits

Tips for reducing the risk of identity theft

Be careful about sharing personal information (PI) or letting it circulate freely. When you are asked to provide PI, you should ask:

1. How it will be used
2. Why it is needed
3. Who will be sharing it
4. How it will be safeguarded
5. If there are any risks of harm or other consequences

Do not give out more than necessary.

Be particularly careful about your birth date and your Social Insurance Number (SIN). Your SIN is an important key to your identity, especially in credit reports and computer databases. Don't share it unless absolutely necessary.

Further actions you can take to protect yourself

1. Be wary of unsolicited e-mails, text messages, telephone calls or mail asking you for personal or financial information.
2. Check your credit reports, bank and credit card statements and report any irregularities.
3. Shred personal and financial documents before putting them in the garbage.
4. Retrieve your mail on a regular basis to limit possible mail theft.
5. When you move, notify the post office and your relevant financial institutions and service providers.

If you become a victim

If you think you've been targeted, there are actions you should take to address the situation.

Depending on the circumstances, you might need to:

1. Report the incident to local police if the matter involved a theft/crime.
2. Report the incident to the Canadian Anti-Fraud Centre (1-888-495-8501) if the matter involved a scam or fraud.
3. Advise your bank and credit card companies. Request new bank or credit cards with new numerical identifiers on them.
4. Report any missing identity documents or cards, such as a driver's licence, a health card or immigration documents to the appropriate organization.

References

Identity theft and fraud. Government of Canada, Royal Canadian Mounted Police. (2021, May 17). Retrieved November 13, 2022, from <https://www.antifraudcentre-centreantifraude.ca/scams-fraudes/identity-identite-eng.htm>

Identity theft and you. Office of the Privacy Commissioner of Canada. (2020, October 28). Retrieved November 13, 2022, from https://www.priv.gc.ca/en/privacy-topics/identities/identity-theft/guide_idt/#h_003.