

Frequently Asked Questions about Potential Identity Theft

What are some examples of potential identity theft?

Examples of potential identity theft, or types of “proof” of identity theft, could include:

- Your bills and account statements don't arrive when they are supposed to.
- Collection agencies/creditors call about accounts you don't have or bills you've already paid.
- A credit-granting institution informs you that you have been approved or denied credit you have not applied for.
- Your banking statements show withdrawals or other transactions you didn't make.
- You are denied credit even though you believe you have a good credit record.
- Your credit report shows debts that are not yours.

What can I do if my identity has been stolen or if I may be the victim of identity fraud?

You can call Canada's two national credit agencies (Equifax and TransUnion) and ask that your credit file be flagged to indicate that your personal information has been put at risk and may be vulnerable to fraud. Both Equifax and TransUnion offer additional credit monitoring services, which provide notifications to clients when changes are made to their credit files. Both services are offered at a cost. You may also wish to ask for a free copy of your credit report and review it for any suspicious activity.

What should I do if I have proof that someone is engaged in identity theft or fraud against me?

If you have proof that someone is using your personal information fraudulently, follow the steps below to prevent personal loss and minimize any negative impact:

- File a complaint with the police. Ask for the case reference number, officer's name and telephone number. If you choose to obtain a copy of the police report, make sure it states your name and the personal information that has been used fraudulently.
- Inform your bank and creditors by phone and/or in writing about any irregularities.
- Report any irregularities in your mail delivery to Canada Post.
- Contact the [Canadian Anti-Fraud Centre](#) at 1-888-495-8501. They provide advice about identity theft, and track fraud attempts nation-wide.
- Visit a [Service Canada Centre](#) and bring all documents with you proving fraud or misuse of your SIN, as you may be able to request a new SIN. Also bring an original identity document (your birth certificate, or immigration or citizenship document).



PRIVACY BREACH FAQ's

Legislation, Privacy and Policy

This tip sheet has been prepared for general information purposes. It is not a legal document. Please refer to the *Freedom of Information and Protection of Privacy Act* and Regulations for purposes of interpretation and application of the law.

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You can call one of the credit agencies toll free at:

[Equifax](http://www.equifax.ca): 1 800 465-7166

[TransUnion](http://www.transunion.ca): 1 800 663-9980

Please note that neither Service Canada nor provincial ministries can correct your credit file. It is your responsibility to contact your financial institution(s) directly to report any discrepancies and have them resolved.

