

IDENTITY THEFT

Report it!

If you are the 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 fraud or theft, take the following steps to report it.

- > Call your financial institutions - have them cancel your cards and re-issue new ones. If you do not report a lost or stolen card immediately you could be liable for any losses.
- > Contact your local police. If a report is filed, be sure to include the police report number they give you in all correspondence you have relating to the theft.
- > Contact Canada's main credit reporting agencies:
 - Trans Union Canada**
at www.tuc.ca (1-866-525-0262)
 - Equifax Canada**
at www.equifax.ca (1-866-779-6440)
 - Northern Credit Bureau** at
www.creditbureau.ca (1-800-532-8784)
- > 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.
- > Replace your ID cards like health, driver's license, or SIN by calling **1 800 O-Canada**.

An agent will be able to direct you to the appropriate federal and provincial organization to replace each of your cards.

- > If your mail is missing, contact Canada Post at www.canadapost.ca (1-800-267-1177).
- > Contact each organization that provided the identity thief with unauthorized credit, money, information, goods or services in your name, and ask them to investigate the occurrence as well as cancel and close all fraudulent or affected cards or accounts.
- > Find out the following:
 - What information does the company need to begin an investigation?
 - Has the company begun a criminal investigation? If so, what is the police report number?
 - What do you need to do to have your losses reimbursed?
- > For advice on privacy issues related to the identity theft (PIPEDA) contact the Privacy Commissioner of Canada (1-800-282-1376 or www.privcom.gc.ca). Note that Quebec, British Columbia, and Alberta have separate privacy laws that are similar to PIPEDA, so if you live in one of these provinces, contact the corresponding Provincial Commissioner.

To help stop fraud, be sure to report the incident to Phonebusters, Canada's national anti-fraud call centre. Phonebusters gathers information and intelligence about identity theft and provides advice and assistance to

victims.

www.phonebusters.com (1-888-495-8501)

Keep Records!

Be sure to record the steps you've taken to report the fraudulent use of your identity. Use the following chart to help you, make sure you keep it in a safe place for reference.

Banks, Credit Card Issuers and other Companies				
Company	Address and Phone Number	Date Contacted	Contact Person	Comments

Key Government Contacts

If your government-issued documents are lost or stolen, it is important to report them right away, so that they can be canceled and you can apply to have new documents issued.

As mentioned above, to replace any key government documents, contact the Government of Canada at **1 800 O-Canada (1-800-622-6232)**.

They will direct you to the appropriate organization. Although 1 800 O-Canada agents can direct you to your provincial or territorial government for key documents issued by provincial or territorial governments, you can also contact them directly at the following coordinates:

Alberta

Toll Free: **310-0000**

Web site: www.servicealberta.ca

Credit Reporting Agencies

Agency	Phone Number	Date Contacted	Contact Person	Comments
<u>Equifax</u> Canada	1-800-465-7166			
Trans Union Canada	1-877-525-3823			
Northern Credit Bureau	1-800-4657166			

Law Enforcement

Agency	Phone Number	Date Contacted	Contact Person	Report Number if Available	Comments
Local Police	1-800-465-7166				
<u>PhoneBusters</u>	1-888-495-8501				