

What to do if you fall victim to identity theft!



When someone takes your personal information and uses it for financial gain, it is classified as identity theft or fraud. In 2013, 3,688 cases of ID theft and 19,743 cases of fraud were reported in Canada with a loss of over \$11 million due to fraud, according to the Canadian Anti-Fraud Centre. If you become a victim of fraud or identity theft, there are certain steps you can take to minimize the damage and also to help prevent it from happening again.

The first thing you need to do once you realize you have become a victim, report it.

Here's who you should call:

- Call your bank immediately. Have them cancel your credit and debit cards and issue new ones. If you do not report your cards stolen as soon as you become aware you could be held liable for the losses
- Contact your local police department to file a report
- Contact Canada's main credit agencies: Trans Union Canada at www.tuc.ca (1-866-525-0262 Québec 1-877-713-3393) and Equifax Canada at www.equifax.ca (1-866-779-6440)
- Report the identity theft to the Canadian Anti-Fraud Centre (1-888-495-8501)
- If your ID cards like health, SIN, or driver's licence are stolen, call 1-800-O-Canada and an agent will be able to direct you to the correct provincial or federal organization to replace each of your cards
- If your mail has gone missing, contact Canada Post at www.canadapost.ca (1-800-267-1177)
- For additional information on debit card fraud and credit reports, contact the Financial Consumer Agency of Canada at 1-866-461-FCAC (3222)