

## What is Identity Theft?

Identity theft is described as **obtaining or using someone's personal information without their consent or in a fraudulent manner for economic gain or other purposes.**

Your personal information includes your name, date of birth, address, social insurance number, credit card number and any other means of identifying you, club memberships or service number that can be used to conduct activities under your name. Although credit and debit card frauds are the most common form of identity theft, Canadians have been victims of many other forms of identity theft related crimes. For example:

- Use of their phone number to make long-distance calls;
- Purchases charged to their credit account;
- Bank accounts, Internet accounts and even mortgages in their name, that are used and not paid;
- Use of their name by someone else to find a job, rent an apartment or buy a home;
- Use of their Medicare number by illegal immigrants.

## Where and how does it happen?

Most criminal acts are carefully planned, although some are also a result of opportunity. In all cases, your personal information is stolen and the criminals use it to invade your life or your finances. Here is a brief portrait of the places where most identity theft crimes are committed along with a short description of how.

**At home**, where the people you let in, those you hire, live with and trust have access to your personal documents. It is possible that you give them access to these documents by leaving them lying around on a desk, in a briefcase, on the kitchen counter or in an unlocked filing cabinet. The thief can even be a babysitter, a friend, a contract worker, a roommate or anyone who has the opportunity to see your papers.

**In your car**, where you leave your suitcase, purse, briefcase or shopping bags. Identity thieves who happen to pass by could break into your car to get your personal information.

**On the street or in public places**, where pickpockets can steal your wallet, your suitcase or briefcase and use or sell the information they find.

**In your mailbox**, where bills, credit card offers and other important documents can be stolen and used to redirect financial information, obtain new credit cards, cheques, driver's licences, etc.

**In stores, service stations and other business** who accept credit and debit cards where the employees could use, copy or sell your personal information.

**Through your computer**, which you use to shop, send emails containing all sorts of information and store your personal information.

**At the ATM**, where criminals use expert techniques and special equipment to obtain your personal identification number (PIN) and duplicate your account information and gain access to your money.

**Over the phone**, where criminals pose as public employees, landlords and police officers in order to get you to reveal personal information. If you use cordless phones or cell phones, identity thieves could intercept your conversations and get the information they need.

## **A few effective ways to protect yourself against ID theft:**

- Be aware that anybody can be the victim of identity theft. This awareness will help you to avoid high-risk behaviour.
- Never confirm your credit card numbers, personal identification number (PIN), social insurance number (SIN) or driver's license number by telephone or by email unless you are the one who made the request.
- Pick up your mail every day. This may seem simple, but your mail contains a lot of personal information... and thieves know it.
- Use a paper shredder to destroy all your documents.
- Limit the number of your credit and debit cards.
- Make sure you sign any new card as soon as you receive it.
- Safely and immediately destroy any expired or unused card.
- If you note unusual delays in receiving your mail, check with the company. A defrauder could have redirected your mail without your knowledge.
- Pay particular attention to any mail that seems to have been handled in an unusual manner.