



CONSUMER RIGHTS – KNOW THE FACTS - IDENTITY THEFT

Identity (ID) theft is serious. It occurs when someone steals your personal information to commit a crime. While you can't entirely control whether you will become a victim there are ways to minimize the risk.

Guard Your Personal Information

- Never give personal information by phone, Internet or mail unless you initiate the contact.
- Be careful about sharing personal information and don't give out more than you need to.
- Shield your PIN, and never lend cards. Choose a PIN or password that does not include your name, telephone number, date of birth, address or Social Insurance Number
- Immediately report missing credit or debit cards.
- Carry only the Identification you need.
- Put other Identification documents (Social Insurance Number, birth certificate, passport) in a safe place.
- Shred documents with personal information, especially if you no longer require it; this includes any expired or unused credit or debit cards.
- Social Insurance Number is only for employment and tax reporting.
- Ask about the security of your information at work, with businesses and charities.

Guard your Computer and its Information

- Select a complex password of letters, numbers and symbols.
- Install firewall, anti-virus, anti-spyware and security software – update often.
- Don't try, don't buy and don't reply to spam or emails that ask for banking information.



- For online transactions, look for https://, a closed lock or an unbroken key icon.
- When disposing of hard drives, use overwrite software or destroy the drive.
- If you are buying something or banking online, make sure that the web page is secure
- Never follow a link in an email to start an online transaction with banks, credit union, or online credit payment sites. Go directly to the organization's website instead.

Be careful with Social Networking

- Be careful with what you post on your social network profiles.
- Make it a habit to clean up your profile from time to time.
- Choose the most restrictive security setting available
- Privacy and security settings help you control who can and cannot see your profiles
- Keep personal information personal – do not provide information such as your birthday, full name, telephone numbers, mailing address or Social Insurance Number.

Is there any information posted that someone could use to steal your identity, steal from your home or put you in danger, posted?

With your identity, thieves can open new bank accounts, order cell phones, take out a mortgage on your property and buy cars or furniture.

Signs of Identity Theft

- Purchases not made by you appear on your monthly bills.
- Bills arrive on accounts you don't own.



- Collection agency calls about unknown debt.
- Credit card/bank statements don't arrive.
- Your credit report shows mystery debts.
- Contact Canada Post if your mail is missing.

What to do if you become a victim of Identity Theft

- Call financial institutions and local police.
- Put a fraud alert on your credit report by contacting: Equifax: 1-800-465-71660 and Trans Union: 1-877-525-3823
- To replace ID cards you will need to contact the appropriate issuing office.
- Keep records of steps taken to clear your name and re-establish your credit.
- Help stop fraud. Contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or www.antifraudcentre.ca.
- Refer to the Canadian Consumer Handbook at www.consumerhandbook.ca

For further information, please contact our Consumer Affairs office:

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