



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.



- 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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