



THE CANADIAN RESOURCE CENTRE  
FOR VICTIMS OF CRIME

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CENTRE CANADIEN DE RESSOURCES  
POUR LES VICTIMES DE CRIMES

# IDENTITY THEFT AND PHISHING

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## ***What Is Identity Theft?***

Identity theft is a serious crime that is becoming increasingly common in Canada. It occurs when a person — or people — steal another person's name and other personal information, without their knowledge or consent, for fraudulent purposes.

## ***Why should I be concerned about Identity Theft?***

The frequency and financial impact of identity theft is growing in Canada. According to PhoneBusters, an organization that collects information regarding identity theft and other types of fraud, they received 7,629 identity theft complaints from Canadians in 2002. The total reported losses accumulated to more than \$8.5 million. The following year, PhoneBusters received 14,526 identity theft-related complaints from Canadians, who reported losses of more than \$21.8 million.<sup>1</sup>

In 2006, there were 7,778 victims of identity theft.<sup>2</sup> PhoneBusters' monthly statistics on fraud reports that from January 1, 2009 to June 30, 2009, 6,696 Canadians have been victims of identity theft. The amount that was lost by these victims totals \$ 5.2 million. The call centre received and dealt with just under 33,000 calls during this time period.<sup>3</sup>

Identity thieves steal key pieces of personal information and use them to impersonate their victims and to commit crimes in their names. In addition to names, addresses and phone numbers, thieves look for social insurance numbers, driver's license numbers, credit card and banking information, bank cards, calling cards, birth certificates and passports. They may physically steal important documents, or they may discover their victims' personal information in other ways.

Once the information is stolen, identity thieves manipulate it to invade their victims' personal and financial lives. They can use stolen identities to: conduct spending sprees, to open new bank accounts, to divert mail, to apply for loans, credit cards, and social benefits, to rent apartments and even to commit more serious crimes (and, once arrested, they can assume their victim's identity).<sup>4</sup> While it is impossible to entirely control whether or not you will become a victim of identity theft, there are ways to minimize the risk.

## ***How does an Identity Thief get my Personal Information?***

### **An identity thief can:**

- Take mail from your mailbox when you are not home, or have your mail re-directed to another address;
- Obtain personal and private information about you by stealing it from your home, purse, wallet, or computer;
- Collect important information from your garbage (bills, etc.);
- Pretend to be an employer, landlord or creditor, and request access to your personal information; and/or
- Interfere with ATM/Bank machines and point of sale terminals to obtain your Personal Identification Number (PIN).<sup>5</sup>

## ***Are there typical signs of Identity Theft?***

- Purchases not made by you that appear on your monthly bills
- Bills arrive on unknown accounts
- Collection agency calls about unknown debt
- Credit card/bank statements do not arrive
- Credit application is turned down, for reasons that do not match your understanding of your financial position<sup>6</sup>
- Financial account statements show withdrawals or transfers that you did not make<sup>7</sup>
- Your credit report shows mystery debts<sup>8</sup>

## ***What should I do if I am the victim of Identity Theft?***

- Contact your financial institutions — have them cancel your cards and re-issue new ones. You should report a lost or stolen card as soon as

possible to avoid being held accountable for any losses.

- Get in contact with local police. If you have a report filed, make sure that the report number is on all pieces of correspondence relating to identity theft.
- Get in contact with Canada's main credit reporting agencies:  
Trans Union Canada: [www.tuc.ca](http://www.tuc.ca) (1-866-525-0262, Québec 1-877-713-3393)  
Equifax Canada: [www.equifax.ca](http://www.equifax.ca) (1-866-779-6440)  
Northern Credit Bureau: [www.creditbureau.ca](http://www.creditbureau.ca) (1-800-532-8784)
- Immediately call and have your ID cards (Health, Driver's License, SIN) replaced (1-800-O-Canada). An agent will direct you to the suitable federal and provincial agencies to replace each of your cards.
- If your mail is missing, contact Canada Post: [www.canadapost.ca](http://www.canadapost.ca) (1-800-267-1177).
- For information and counsel on privacy matters related to identity theft, contact the Privacy Commissioner of Canada (1-800-282-1376 or [www.privcom.gc.ca](http://www.privcom.gc.ca)). Note that Quebec, British Columbia, and Alberta have separate privacy laws — 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](http://www.phonebusters.com) (1-888-495-8501).<sup>9</sup>

### ***How can I prevent Identity Theft?***

There is no guaranteed method to protect yourself completely from identity thieves. The following precautions, however, will help reduce the likelihood of your becoming a victim of identity theft:

- Never give personal information by phone, over the Internet, or by mail unless you initiate the contact.
- If you do not understand why someone has requested your personal information, do not give it to them unless they provide a legitimate reason for doing so.
- Review your financial statements in a thorough and prompt manner, and

make sure to report any errors to your financial institution.

- Request a copy of your credit report each year, and ensure the information is correct.
- Shield your PIN, and never lend cards.
- Immediately report missing credit or debit cards.
- Carry only the ID you need.
- Put other ID documents (SIN, birth certificate, and passport) in a safe place.
- Shred documents that contain personal information.
- Your SIN is only for employment and tax purposes.
- Ask about the security of your information at work, with businesses and charities.<sup>10</sup>
- If you are away from home, have a trusted neighbor pick up your mail.<sup>11</sup>

#### **When using a computer:**

- Select a complex password of letters, numbers and symbols.
- Install firewall, anti-virus, anti-spyware, and security software. Update them frequently.
- 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 (CMC, 2005).
- Visit [www.stopspamhere.ca](http://www.stopspamhere.ca), for information on how to protect yourself from Internet threats (includes statistics, tips and resources on spyware and spam).

#### **When Using Cheques:**

- When you order cheques, have only your initials (instead of your first and last name put on them.)
- If you make credit card payments by cheque, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers.

- Put your work phone number on your checks instead of your home phone number.
- If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address.
- Never have your SIN printed on your cheques.<sup>12</sup>

### **Safe guard your credit cards and the contents of your wallet:**

- Do not sign the back of your credit cards. Instead, write “PHOTO ID REQUIRED” on the signature line.
- Photocopy both sides of the contents of your wallet so as to have a record of its contents. Keep the photocopy in a safe place.
- Carry a photocopy of your passport when you travel either in Canada or abroad.<sup>13</sup>

### **Additional information to help limit the damage:**

If lost or stolen, cancel your credit cards immediately: have the toll-free numbers and your card numbers in a safe place where you can find them. If they were stolen, file a police report in the jurisdiction where the theft occurred.

Most important of all: call the two national credit-reporting organizations immediately to place a fraud alert on your name and Social Insurance Number. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorize new credit. There are records of all the credit checks initiated by the thieves' purchases.<sup>14</sup>

### ***Where Can I Get More Information About Identity Theft?***

- Canadian Consumer Information Gateway: Informs Canadians as to how to protect themselves and how to be more efficient when dealing with a variety of businesses. [www.consumerinformation.ca/](http://www.consumerinformation.ca/)
- Phonebusters: National anti-fraud call-centre that educates the public

regarding matters such as identity theft, scams, pyramid schemes, and false charities. [www.phonebusters.com/](http://www.phonebusters.com/)

- Reporting Economic Crime On-line: Organization that deals with economic crime (administered by the National White Collar Crime Centre of Canada). Supported by the Royal Canadian Mounted Police. [www.recol.ca/intro.aspx?lang=en](http://www.recol.ca/intro.aspx?lang=en)

### **Numbers you must call if your wallet has been stolen:**

- Equifax Canada: 1-877-249-2705
- Trans Union: 1-877-525-3823
- Quebec Residents call: 1-877-713-3393

### **Additional numbers to keep on hand:**

- To replace ID cards(Health, Driver's License, SIN): 1-800-O-Canada
- Senior Busters: 1-888-495-8501 (Senior Fraud help-centre)
- Phone Busters: 1-888-495-8501 or [www.phonebusters.com](http://www.phonebusters.com)

## ***What is Phishing?***

Phishing is an online method used to “fish” for your personal information. Often people are not even aware that their personal information is being accessed online. When someone goes phishing for personal information and has obtained it, they can use it in a variety of ways. They may steal a person's identity, open up new bank accounts, sign up for credit cards, or wipe out a person's entire bank account.

Victims of phishing believe that they are giving up their personal information to trusted and legitimate financial institutions, government agencies, and businesses.<sup>15</sup>

It is very easy to create documents and websites that appear to be those of trusted businesses and institutions. Criminals often copy logos from financial institutions or government agencies, which allows them to impersonate these

agencies and request personal information from their victims. Emails can be sent to internet users, requesting that they verify their personal information for bank security purposes. Typically, false statements are made to internet users, having them believe that they are at risk if they do not verify their banking or personal information.<sup>16</sup>

### ***How can I avoid Phishing Schemes?***

Public Safety Canada, Emergency Preparedness and the United States Department of Justice have listed three key steps to remember when you encounter websites or emails that are questionable or seem risky:

1. It is important to be able to recognize when you are the recipient of a false email. If you are sent an email from your financial institution asking you to enter personal information, DO NOT do it. Banks will NEVER ask you to give your personal data online.
2. Once you have recognized the faulty email, report it to your bank, credit card company, or other institution as soon as possible. Once you have reported it to the proper institution, your next step is to contact your local police and let them know about it. Reporting it to the local authorities is very important: if you happen to become a victim of identity theft through a phishing scheme, you should have a police report that documents the incident.
3. Once you recognize it and report it, try to stop it. Become more informed about phishing schemes. Look at some examples of phishing schemes so you are aware of how they are constructed, and know what resources are available to report them (you may call RECOL or PhoneBusters).<sup>17</sup>

The following link from Public Safety Canada gives two examples of fraudulent government websites: [www.publicsafety.gc.ca/prg/le/bs/phsh-adv-eng.aspx](http://www.publicsafety.gc.ca/prg/le/bs/phsh-adv-eng.aspx)



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