

Contact the Government of Ontario or the Government of Canada if your government-issued identification, such as a driver's licence, health card, birth certificate or passport has been stolen.

- For **Government of Ontario** identification, visit ServiceOntario at www.serviceontario.ca or call 416-326-1234 in Toronto or toll-free at 1-800-267-8097.
- For **Government of Canada** identification, visit www.ServiceCanada.ca or call 1-800-622-6232.
- Contact TransUnion Canada or Equifax Canada, Canada's two national consumer reporting agencies, and ask them to put a fraud alert on your credit report. Visit www.transunion.ca and www.equifax.ca for more information.

Need Help?

Here's where you can get more information on protecting your identity:

Identity Theft in Ontario:

www.ontario.ca/idtheft

Identity Theft Statement and Information Package:

www.phonebusters.com/images/IDTheftStatement.pdf

PhoneBusters: 1-888-495-8501

www.phonebusters.com

Equifax Canada: 1-800-465-7166

www.equifax.ca

TransUnion Canada: 1-800-663-9980

www.transunion.ca

Reporting Economic Crime Online:

www.recol.ca

Information and Privacy Commissioner of Ontario:

1-800-387-0073

www.ipc.on.ca

ServiceOntario:

www.serviceontario.ca

416-326-1234 or 1-800-267-8097

Consumers in Ontario can also contact the Ministry of Small Business and Consumer Services' Consumer Protection Branch if they have questions, complaints or comments. You can reach the branch by calling **416-326-8800** in the Greater Toronto Area or toll-free at **1-800-889-9768**.

Visit the Ministry of Small Business and Consumer Services' Consumer Protection Branch's website at www.ontario.ca/consumerprotection for information on topics such as:

- Home Renovations
- Real estate fraud
- Car repairs
- Cancelling a contract
- Gift cards – and more.

To find out about your rights as a consumer, how to file a complaint against a business and ways you can protect yourself in the marketplace, please contact:

Ministry of Small Business and Consumer Services

Consumer Protection Branch

p | 416-326-8800 | 1-800-889-9768

e | consumer@ontario.ca

w | ontario.ca/consumerprotection

Order a free copy of our Smart Consumer Calendar at www.serviceontario.ca/publications or call **(416) 326-5300** in the Greater Toronto Area or toll-free at **1-800-668-9938**

WHAT YOU NEED TO KNOW TO PROTECT YOUR IDENTITY



Smart consumers are
good for business

Ontario is a leader in consumer protection and has clear rules for consumers and businesses. Know your rights – shop smart and protect yourself in the marketplace.

What is Identity Theft?

Every year, thousands of Canadians from all walks of life are devastated to discover a stranger has stolen their personal information to make luxury purchases, mortgage a home, even apply for a passport. Unraveling this nightmare is time-consuming, costly and stressful.

What Can I Do to Stop Identity Theft From Happening?

Personal Information

- Always store personal information, such as bank account numbers and credit card details, in a secure place. Always ensure that the credit card you get back after buying something is your own.
- Never carry your birth certificate or Social Insurance Number card in your wallet. Only give it out for employment or tax reporting purposes.

- Shred financial documents and paperwork with personal information before you discard them.
- Never give personal information to anyone over the telephone.
- Keep a list of names, bank account numbers and expiry dates of credit and debit cards in a secure place.

Banking

- Never tell anyone your password or personal identification number and block the keypad with your hand when using it – so that no one else can see it.
- Choose passwords that a thief can't easily guess and change them regularly.
- Don't allow your card to leave your sight. Use cash in places where you can't watch your card being scanned. In these situations, information from credit and debit cards can easily be recorded in a practice known as "skimming."
- Destroy expired and unused credit and debit cards. The card may have expired, but the number could still be valid.

Online

- Keep your computer and its contents secure by using anti-spyware and anti-virus software to avoid information stored on your computer from being stolen.
- When shopping and banking online, ensure that the Internet browser you are using is secure.
- Do not reply to spam or e-mails that ask for banking information, credit card details, passwords or other sensitive information.

What Can I do to Detect Identity Theft?

Here are some steps to help you protect your identity:

- Review bank and credit card statements regularly and report discrepancies immediately.
- Ask for a copy of your credit report from a consumer reporting agency to ensure it is accurate.
- Be aware of the schedule of statements and bills you receive in the month each month. If you don't receive a statement as expected, call the company in question.
- If a creditor calls you to verify an unusual purchase on your credit card, your credit card number may have been compromised. Take steps to cancel the card and get a new number.

What Can I Do If I Become a Victim?

If you suspect you are a victim of identity theft, here's what to do:

Cancel any affected credit cards and change the numbers of affected bank accounts. PhoneBusters, a Canadian anti-fraud call centre, can help you notify financial institutions, credit card issuers and other companies that you are the victim of an identity theft, tell them that you did not create the debt or charges, and give them information they need to investigate the theft of your personal information. Visit www.phonebusters.com or call 1-888-495-8501 for more information.

Call the police to file a report and ask for advice on next steps.