

# identitytheft

## WHAT IT IS AND WHAT YOU CAN DO ABOUT IT

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**E**very year, thousands of people are victims of identity theft.

Identity theft occurs when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud, theft or forgery.

Identity thieves steal key pieces of personal information and use it to impersonate you and commit crimes in your name. If you are a victim, you could end up spending many hours trying to clear your name, and you may suffer emotional anguish throughout the process. In extreme cases, you could also suffer a loss of reputation, as court judgements for bad debts could be registered against you and your credit rating could tumble. This, in turn, can make it difficult for you to find employment or get access to credit when you need it.

### FIGHT IDENTITY THEFT

#### 1. GUARD YOUR PERSONAL INFORMATION AND DOCUMENTS

» Your FaceBook, LinkedIn or other social networking site profiles can include information such as your birth date, where you went to university or your mother's maiden name. Social networking sites make your personal info freely accessible to anyone. Someone intent on stealing your identity will visit social networking sites and gather information about you, and use it to create a new identity for themselves – your identity.

» Never give personal information by phone, Internet or mail unless you initiate the contact and you know the company very well. Identity thieves may use phony offers or pose as representatives of financial institutions, Internet service providers or even government agencies to trick you into revealing information.

» Carry only the ID that you need. Keep all other identification (such as your SIN, birth certificate and passport) locked in a safe place.

» Be careful about sharing personal information and don't give out more details than you need to. If someone asks you for information that is not relevant to the transaction you are making, ask them why.

» When disclosing personal and financial information, speak in a discreet manner and always shield your PIN when using your debit card. Please note that consumers have certain rights and responsibilities under the Canadian Code of Practice for Consumer Debit Card Services.

» Shred or destroy sensitive personal documents before tossing them into the garbage or recycling.