

Identity Theft

Identity theft has become an increasingly popular crime in Canada (and the world) as a result of recent advances in technology. Identity theft involves stealing, misrepresenting or hijacking the identity of another person or business and provides effective means to commit other crimes.

Vital information such as name, address, date of birth, social insurance number, and mother's maiden name need to be acquired in order to complete the impersonation. The identity thief can take over the victim's financial accounts, open new bank accounts, transfer bank balances, apply for loans, credit cards and other services, purchase vehicles, take luxury vacations, and so on. The true owner may be liable for activities related to identity theft.

Prevention Tips

- Sign all credit cards when you receive them.
- Never loan your credit cards to anyone.
- Cancel credit cards you do not use and keep a list of the ones you use regularly.
- Immediately report lost or stolen credit cards and any discrepancies in your monthly statements to the issuing credit card company.
- Never leave receipts at bank machines, bank counters, in trash cans, or at unattended gasoline pumps; ensure you destroy paperwork you no longer need.
- Never provide personal information such as Social Insurance Number (SIN), date of birth, credit card numbers, or Personal identification number (PIN) over the telephone.
- Promptly remove mail from your mailbox after delivery and do not leave pieces of mail lying around your residence or work site.
- Shred or otherwise destroy pre-approved credit card applications, credit card receipts, bills and related information when no longer needed. Shred or rip up any documents that you might trash that has any identifying information (including prescription bottles).

- Avoid keeping a written record of your bank, PIN number(s), social insurance number and computer passwords, and never keep this information in your wallet or hand bag or in your home.
- Avoid mail or telephone solicitations, disguised as promotions or surveys, offering instant prizes or awards designed for the purpose of obtaining your personal details, including credit card numbers.

What should I do if I think I have been scammed?

- All fraud and scams should be reported, even if you are embarrassed or feel the amount of money is too small to worry about. While you might not be able to get your money back, you can help stop the con artist from scamming other people.
- Report all fraud and scams to your local police, or call Phone Busters at 1-888-495-8501.

Information taken from: The online Seniors Guidebook to Safety and Security (<http://www.rcmp-grc.gc.ca/pubs/ccaps-spcca/seniors-aines-eng.htm>)