



Victim Services of Waterloo Region

Fact Sheet on Identity Theft

What is Identity Theft?

According to the Department of the Solicitor General of Canada, identity theft refers to "all types of crime in which someone wrongfully obtains and uses another person's personal data in some way that involves fraud or deception, typically for economic gain".

Identity theft can not only ruin your credit rating and stop you from being able to obtain loans and credit cards, but it can also be used as a way to further the interests of organized crime and terrorist groups. While the impacts are generally financial, people have committed crimes under assumed identities and caused legal problems for the victims.

Facts and Figures

In the first quarter of 2003 there were 2,250 complaints reported to Phonebusters, with losses of more than \$5.3 million. One of the fastest growing crimes in North America, identity theft complaints to the two major Canadian credit bureaus (Equifax and Trans Union) are between 1400-1800 per month, with the majority coming from the province of Ontario.

Reasons for the Increase

Years ago, all of our financial dealings were with people. Nowadays we bank, shop, even apply for loans over the phone or online. Victims of identity

theft often have no direct contact with the person who steals their information.

Each time we pay with a credit card, submit personal information to a company or throw out our garbage we run the risk of having our personal data taken and used without our permission.

How it Happens

Theft of Credit Cards and Documents

Cards can be stolen from your wallet, purse or home. Applications, credit statements and new cards can be stolen from mailboxes or garbage. Pre-Approved credit offers can be applied to without you knowing, and the thief can change the address so you never receive a statement.

Look Over Your Shoulder

These are people who look over your shoulder when you type in your pin number at an ATM or store, who install false ATM devices that read and copy your card's data, or who distract you and switch cards so that they can drain your account.

Skimming

By "skimming" or swiping your credit cards into a device at the time of purchase, your information can be recorded and saved from the black magnetic stripe on the back of your card. This information is then transferred onto another, fake card. Often the card is made here and sent overseas.



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E-Mail and Website "Spoofing"

By creating email or websites, thieves are able to get your personal information and use it to open up credit cards accounts or access your bank account. Known as "spoofing", criminals prey on unsuspecting people who will not question the validity of correspondence from a real/seemingly real company.

Theft from Company/Government Databases

Thieves break into offices to steal computer hard drives, hack into databases and force employees to give them private information.

Lower your Risk

- Sign cards immediately when you receive them.
- Never loan out your cards or identification.
- Cancel and destroy cards you don't use.
- Keep a list of the cards you do use – number, expiry date, how your name is spelled and the number to call to report it stolen – in a safe place.
- Carry only what cards and ID you need. Don't carry your Social Insurance/Social Security Card!
- Don't carry your passport with you when you are traveling. Keep it in a hotel safe.
- Keep up to date on your billing statements. If it doesn't arrive on time, call the company.
- Read your statements carefully. Report any charges you are unsure of to the credit card company.
- Shred any bills, statements, bank machine receipts, pre-approved credit card applications and documents that contain your personal information.
- Keep your personal information at home and at work in a secure place, so it is not easily accessed by others who are on the premises.
- Don't give personal information out over the phone, in mail or over the internet unless you are the one who initiated contact, or know the person at the organization you are dealing with.

- Before you give a company personal information that has been requested, check their website or call their customer service department to ensure that no fraud alerts have been posted.
- Do not keep copies of your pin numbers or passwords where they are easily accessible thieves (especially in your wallet/purse!).
- Order a copy of your credit report from the major credit reporting bureaus every year. Make sure it is accurate and that you authorized all charges.

If you are a Victim...

1. Contact your bank or credit card company if you have had cheques or credit cards stolen.
2. Report the theft to the local police. Even if a different law enforcement agency ends up doing the investigation, the police still take a report. Your creditor will want to see a copy before they correct your account or credit report.
3. Call the proper government and private sector companies listed immediately.

Resources

Canada

Phonebusters	1-888-654-9426 www.phonebusters.com
Equifax Canada Credit Bureau	1-800-465-7166 www.equifax.com/EFX_Canada
TransUnion Canada Credit Bureau	1-877-525-3823 www.tuc.ca/TUCorp/consumer/personalsolutions.htm

United States

Federal Trade Commission Identity Theft Hotline	1-877-438-4338 www.consumer.gov/idtheft
Equifax	1-800-525-6285 www.equifax.com
Experian	1-888-397-3742 http://www.experian.com/
TransUnion	1-800-916-8800 http://www.transunion.com/



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