

APPENDIX D

IDENTITY CRIME VICTIM SELF-HELP GUIDE (DETAILED VERSION)

If you discover that you have been the victim of identity theft or fraud, you need to take steps immediately to minimize the damage and prevent further fraud.

Document everything, including notes on who you talked to (name, title, contact info.), when, and what they said. Print off copies of electronic records. These records could be invaluable if you have a disagreement with a creditor, as proof of your victimization if the identity fraud persists, or as proof of the time and effort you spent should you ever be able to claim compensation for these efforts. Use a table such as that provided at the end of this checklist to keep track of all this information.

- Identify all lost, stolen or compromised payment cards, cheques, account information and/or identity documents. Review your bank account, credit card, and other suspect account records and identify all unauthorized transactions. Determine if you are missing any account statements normally received by mail.
- If your debit card, credit card, or other financial instrument has been compromised, contact the financial institution and report the theft/ fraud.** Call the telephone number on the back of the card if you have it. Have them cancel the compromised cards and issue new ones. If you don't report lost, stolen or compromised debit or credit cards immediately, you may be liable for fraudulent transactions. Put a "stop payment" on any stolen cheques.
- Contact each of Canada's main credit reporting agencies:
Trans Union Canada at www.tuc.ca (1-866-525-0262 Québec 1-877-713-3393)
Equifax Canada at www.equifax.ca (1-866-779-6440)
 - **Request a copy of your credit report** – this report will show accounts that have been opened in your name, and creditors who have made inquiries about you because you, or someone pretending to be you, applied for credit from them. You will need to provide proof of your identity to the credit bureau in order to get a copy of the report. The report should be free of charge if ordered by mail or in person. Online credit monitoring is available but subject to charge.
 - **Request that a fraud alert be placed on your file, alerting creditors that they need to take extra precautions to verify identity before granting credit to someone purporting to be you** – confirm with the credit bureau how long the fraud alert will be left on your file, and what effect it will have on creditors.
 - **If you want to stop all issuing of credit in your name without your transaction-specific approval, ask the credit bureau if it will provide such a "credit freeze" to you.** Credit bureaus in the U.S. provide this service.
- If an account (bank, utility, telephone, etc.) has been fraudulently accessed or set up in your name, contact the service provider and have the account cancelled and closed.**
 - Ask what address is on the account and note any addresses that are not yours. Contact Canada Post regarding any fraudulent addresses (see below).
 - Ask that any new requests for service first be confirmed with you.
 - Have the service provider note on the account that it was closed at your request because of identity fraud.

- **If the service provider provided the criminal with unauthorized credit, money, information, goods or services in your name, ask them to investigate the occurrence. Find out:**
 - What information does the company need to start an investigation?
 - Has the company already started a criminal investigation? If so, with which police force? What is the report number?
 - What do you need to do to have your losses reimbursed?

- ☐ If you are missing mail and suspect that it has been redirected to another address, contact Canada Post at www.canadapost.ca (1-800-267-1177)

*Use the **Identity Crime Victim Statement** (online at www.icclr.law.ubc.ca) to notify financial institutions, creditors, service providers, document issuers, police, etc. of the fraud, to establish your innocence, to get replacement documents, and to provide the information they need to start an investigation.*

- ☐ **Report the crime to your local police force.**
 - Provide the police with all relevant information and documentation as requested. The Identity Theft Statement form is useful in this respect.
 - **Request a copy of the police report** to show creditors and document issuers so that they will believe that you are a victim of identity crime. If you can't get a copy of the report, at least get the report number.
 - **Take down the name and title of the police officer** whom you should contact with additional information about the crime.
 - If the crime involves another country, your local police force will report the incident either to the law enforcement in the other country or to Interpol who will forward the request for assistance or information to the relevant foreign law enforcement agency.
- ☐ **Once you have a copy of your credit report, review it carefully.** Note any accounts that appear to have been fraudulently opened in your name, and any inquiries by creditors to whom you did not apply for a service. **Contact each of those creditors and follow the steps set out above for dealing with fraudulent accounts.**
- ☐ **Report and replace any government-issued identity cards** (e.g., SIN, birth certificate, health card, drivers licence) by contacting Service Canada at 1-800-O-Canada (1 800 622-6232) or TTY: 1 800 926-9105. An agent will be able to direct to the appropriate federal or provincial organization to replace each of your cards.
 - For information on replacing your **Social Insurance Number** due to fraud, see <http://www.servicecanada.gc.ca/eng/sc/sin/index.shtml>
 - If your **passport** has been lost or stolen, contact Passport Canada at 1-800-567-6868 TTY services: 1-866-255-7655
Outside Canada and the United States: 819-997-8338
<http://www.passport.gc.ca>
 - If your **immigration documents** have been lost or stolen or if you suspect that someone is using them fraudulently, contact Citizenship and Immigration Canada at 1-888-242-2100 TTY services: 1-888-576-8502
<http://www.cic.gc.ca>

- ❑ Report the theft or fraud to the **Canadian Anti-Fraud Center** by going to their website or by calling **1-888-495-8501**. The CAFC is the central agency in Canada for information and criminal intelligence on identity crime. The CAFC provides valuable assistance to law enforcement agencies all over the world by identifying connections among seemingly unrelated cases. Your information may provide the piece that completes the puzzle.
- ❑ For advice on privacy issues related to the identity crime, contact the Privacy Commissioner of Canada (1-800-282-1376 or www.priv.gc.ca). The Office of the Privacy Commissioner can investigate data breaches by corporations or governments which may lead to personal information being used to commit identity crime. Some provinces have adopted their own private-sector privacy laws, which are enforced by provincial privacy commissioners:
 - Quebec <http://www.cai.gouv.qc.ca>
 - Alberta <http://www.oipc.ab.ca>
 - British Columbia <http://www.oipc.bc.ca>
- ❑ Monitor your credit report, bank statements, and mail with a view to detecting any additional fraud, mail diversion or other criminal activity. Consider setting up an online alert to monitor any online activity in your name - see <http://www.google.com/alerts>