

How to protect yourself from Identity Theft



What is identity theft?

One of the fastest growing crimes in Canada, identity theft occurs when someone steals your name and other personal information with the intention of assuming your identity to gain access to your finances, make purchases and incur debts in your name, or commit other crimes.

In addition to names, addresses and phone numbers, thieves steal social insurance numbers, driver's license numbers, credit card and banking information, bank cards, calling cards, birth certificates and passports. Once this information is stolen, it can be used to finance spending sprees and open new bank accounts, or to redirect your mail and apply for loans, credit cards and social benefits.

Two major credit bureaus, Equifax and Trans Union, indicate that they each receive approximately 1,400 to 1,800 Canadian identity theft complaints every month.

Fighting identity theft

Canada Post has long been engaged in the fight against identity theft. Canada Post Corporate Security participates actively in joint investigations of identity theft with local, provincial and federal law-enforcement agencies, and liaises continually with these agencies to recommend improvements to various products and services. Additionally, experienced and knowledgeable Canada Post employees frequently prevent frauds with the assistance of customers.

How identity thieves get your personal information

Common techniques used to obtain personal information fraudulently include:

- Stealing mail, such as bank and credit card statements, credit card offers, and new cheque and tax information, before delivery.
- Stealing delivered mail by breaking into apartment, community and residential mailboxes.
- Completing a fraudulent change of address form to redirect your mail to another location.
- Searching through personal or business trash, or the public trash dumps.
- Breaking into mailboxes, delivery boxes and other Canada Post property to steal incoming or outgoing mail.

How to protect yourself against identity theft

There are a number of easy precautions you can take to reduce your risk of identity theft:

- Be careful about sharing your personal information, especially over the Internet.
- Provide personal information on the phone or through the mail only when you have initiated the contact or know with whom you are dealing.
- Protect your mail; deposit outgoing mail in post office mailboxes or at your local post office, and remove mail from your mailbox promptly after delivery.

- Ensure you file a *Change of Address Notification* with Canada Post at your local post office or online at www.canadapost.ca, and advise all your financial institutions of your change of address, before you move.
- Pay attention to billing cycles; if credit card or utility bills fail to arrive, contact companies immediately to ensure bills have not fraudulently been redirected.
- If you are going away or are unable to pick up your mail for any reason, have it collected by a trusted neighbour, or go to your local post office or online at www.canadapost.ca and file a *Hold Mail Request*.
- Be careful what you throw out; your recycling bin and/or your building garbage containers may be vulnerable. Shred documents that contain personal financial information, such as statements, credit card offers, copies of credit applications, receipts and insurance forms.
- Contact Canada Post Customer Service at 1-800-267-1177 if you have not received any mail for an unusual period of time based on your normal delivery patterns.

If you believe you may be a victim of identity theft, it is very important that you act immediately by reporting the incident to the appropriate organization.



What to do if you think you might be a victim of identity theft

- Notify creditors and/or financial institutions immediately if your bank cards, credit cards or identification are lost or have been stolen.
- File a report with your local police.
- Cancel credit cards, and notify utility companies and government agencies.
- Check your credit file with the credit bureaus:
 - **Equifax Canada:**
1-800-465-7166, www.equifax.com/EFX_Canada
 - **Trans Union Canada:**
1-877-525-3823 www.tuc.ca/TUCorp/home.asp
- Report fraudulent activities to:
 - **Reporting Economic Crime Online:**
www.recol.ca
 - **Phonebusters*:**
1-888-495-8501, www.phonebusters.com

*Phonebusters is a national anti-fraud call centre operated by law-enforcement agencies, including the RCMP. The centre collects complaints and forwards them to the appropriate law-enforcement agencies.

How to know if you might be a victim of identity theft

Here are a few things to look out for that might indicate that you're a victim of identity theft:

- Your bank statement, online activity or passbook lists transactions that you haven't performed or authorized.
- A creditor informs you that an application for credit has been received with your name and address on it, which you did not fill out.
- You receive credit card statements or other bills in your name that do not belong to you.
- You no longer receive legitimate credit card or bank account statements, or you notice that not all of your mail is being delivered.
- A collection agency informs you that they are collecting for a defaulted account established in your name, but you have no knowledge of the account.



For more information regarding postal security, please visit us at www.canadapost.ca/postalsecurity