

Identity Theft: How to Protect Yourself



Information and Privacy
Commissioner/Ontario

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Commissioner



Introduction

Identity theft is a rapidly growing crime that continues to claim thousands of victims each year, with serious consequences. In most cases, victims of identity theft have absolutely no idea they have become victims until it is too late. As part of its responsibility to serve the public, the Office of the Information and Privacy Commissioner/Ontario (IPC) strives to promote education and provide tools and resources to assist the public in protecting their personal information. This brochure provides self-help tips for consumers on how to reduce the risk of becoming a victim of identity theft. This information is taken directly from the new IPC publication, *Identity Theft Revisited: Security is Not Enough*. Copies of this paper can be downloaded from our website, www.ipc.on.ca.

Consumer Self-Help Tips

While we have stated that consumers are not responsible for the large-scale occurrences of identity theft emanating from poor data management practices, there are nonetheless steps that can be taken to attempt to minimize the risk of becoming a victim of identity theft:

1. Minimize the amount of personal information you give out, especially online;

2. Do not give out your SSN/SIN, unless absolutely necessary; never disclose it online; never use it as a password;
3. Keep items containing personal information, such as your birth certificate, passport, citizenship card, etc., in a safe place;
4. Guard your mail from theft; add a lock to your mailbox;
5. Pay attention to your billing cycles; carefully review bills and statements on a regular basis; monitor your account balances and activity frequently;
6. Obtain and review your full credit report every year; mark the date in your calendar as a reminder;
7. Notify creditors immediately if your cards are lost or stolen;
8. Obtain a separate credit card dedicated to the exclusive use of your online purchases (with the lowest credit limit possible);
9. Shred all personal records and financial statements instead of just throwing them into the wastebasket;

10. Beware of dumpster divers: ask businesses that you deal with (like car rental agencies) to shred your application forms upon completion of their use;
11. Ask companies who print your entire credit card number on the sales receipt to consider truncating the number (so it doesn't appear in its entirety); and
12. Be very wary of responding directly online to any e-mail request for personal information sent by online service providers (phishing), or an alleged superior within your organization (spear-phishing). Instead, contact the institution or sender through another communication channel – call them by phone, using a pre-existing number.

If you have already become a victim:

1. Immediately report the crime to the police; keep a copy of the occurrence report;
2. Armed with the police occurrence report, advise all businesses with whom you have a relationship of the possible loss, theft, or misuse

of your identity. Ask for stronger security measures — have a fraud alert placed on your accounts; start with the credit bureaus;

3. Cancel all your cards and accounts, and open new ones;
4. Document all the steps you have taken and your expenses to clear your name and re-establish your credit;
5. Have your credit reports annotated or possibly “frozen;”
6. Contact the Post Office if you suspect that someone is diverting your mail – beware of false change of address forms; and
7. Consider telling your employer, as an added precaution.

About the Commissioner

The Information and Privacy Commissioner is appointed by the Ontario Legislature. This independence from the government of the day allows the Commissioner to be impartial when carrying out duties under the *Acts*.

For more information about the Acts or the role of the IPC, please call, write or email:

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