



# What do I need to know about identity theft?

*Identity theft is serious. It can cost you money and damage your reputation. It is important to protect yourself against it.*

Identity theft is when someone commits crimes, such as fraud or theft, in your name. The identity thief may take over your financial accounts, open new bank accounts, transfer bank balances, apply for loans or credit cards, purchase vehicles or vacations, and more.

If you are a victim of this crime, it can cost you money and damage your reputation or credit rating. Repairing the damage can be a long and tiring process. It is a good idea to protect yourself against identity theft so that this doesn't happen to you.

## Possible Signs of Identity Theft

- A bank or credit card company contacts you about suspicious transactions.
- Bills and bank or credit card statements have purchases you don't recognize, or your statements do not come at all (someone may have forwarded your mail to another address).
- A creditor or collection agency contacts you about unknown debts.
- Your credit report shows loans or purchases that you didn't request.

## How to Protect Yourself

- Check your credit report once a year.
- Provide a safe mailing address when applying for identity documents, such as your Social Insurance Number (SIN) card, driver's licence, health card and more.
- Take action if your identification is lost or stolen.
- Do not give your SIN number out to just anyone! Find out more in [Who do I need to show my SIN to?](#)
- Do not share your passwords and personal identification numbers (PIN) with anyone.
- Shop online safely.

## If it Happens to You

If you think you might be a victim of identity theft, you need to report it immediately to:

## Food Shopping on a Budget

- Your local police station - they will give you a police report number
- Your bank and credit card companies
- Canada's 2 main credit reporting agencies: Equifax at 1-800-465-7166 and TransUnion at 1-800-663-9980 - ask them to put a "fraud alert" on your file
- PhoneBusters National Call Centre at 1-888-495-8501 - this is a government organization that tracks fraud trends and helps victims of fraud
- Canada Post at 1-866-607-6301 - check if someone requested to change your address
- Passport Canada at 1-800-567-6868 - check if someone ordered a new passport in your name

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### Reference:

[What You Need to know to protect your identity](#)

[Be aware of scammers posing as CRA employees](#)