

Regaining Your Identity

If your identification information has been lost or stolen and you're worried about becoming a victim of identity theft, follow these simple tips to help gain peace of mind, regain your identity, and protect your credit and your reputation.

1. Notify each financial institution you deal that your identification information has been compromised. Cancel your bank accounts, and then open new accounts with strong passwords on each new account. (Remember to change preauthorized payments to the new account). Ask the bank to add a note to your accounts indicating that you are a victim of identity theft.
2. Cancel your driver's license and have a new driver's license issued in your name.
3. Notify your provincial health care and private health insurance providers.
4. Cancel your credit cards and have new credit card accounts established.
5. Contact Canada's two main credit reporting agencies and tell them you have been the victim of identity theft:
 - Equifax 1-800-465-7166 or www.consumer.equifax.ca
 - Trans Union 1-877-525-3823 or www.transunion.ca
 Ask the credit bureaus to add an "alert" or fraud statement to your file so that credit grantors will know to contact you directly if any attempts are made to obtain credit in your name.
6. File a report with your local police department. Get a copy of the police report and case number.
7. Obtain and review your credit report. If you find any unauthorized accounts, contact each credit grantor who has allowed a fraudulent account and tell them you did not open the account. Have them close the accounts.
8. Change all online passwords, and put new passwords on all existing and new accounts including credit cards, online banking, telephone and utility accounts. Avoid using your mother's maiden name and any part of your birthdate, phone number, address, or social insurance number.
9. Contact both the Canadian AntiFraud Centre at 1-888-495-8501 or www.phonebusters.com and the FTC Identity Theft Toll-Free Hotline at 1-877-IDTHEFT or www.econsumer.gov/english to lodge cross-border complaints of identity theft or fraud.
10. If you suspect that you are the victim of Medical Identity Theft immediately contact your local police service, health insurers, and file a report with the Canadian Health Care Anti-Fraud Association at www.chcaa.org/report/
11. Document every contact you make to report the identity theft. Record names, dates, phone numbers, and websites. Print and save copies of email communications that refer to the matter.
12. Do not pay bills that arrive for fraudulent accounts or fraudulent purchases. Report these additional fraudulent items to the investigating officer, credit bureaus, and the credit grantors. Direct any inquiries from bill collectors and collection agencies to the investigating officer.
13. Be wary of email requests for information, and those that ask you to click on an attachment or link to another website. They might be attempts to have you confirm your personal information or to get a computer virus onto your system that will steal your information.
14. Obtain a credit report several months AFTER you believe everything has been resolved. If a new fraudulent account is discovered, you know how to handle it. Remain vigilant and check your credit report again every six months.