

IDENTITY THEFT

ATTORNEY'S ADVICE

Listed below are some very useful tips needed to help prevent identity theft. It is very important not to give out any unnecessary personal information.



Credit Cards:

Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".

Cheques:

1. The next time you order cheques, have only your initials (instead of first name) and last name put on them. If someone takes your cheque book, they will not know if you sign your cheques with just your initials or your first name, but your bank will know how you sign your cheques.

2. When you are writing cheques to pay on your credit card accounts, **DO NOT** put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your cheque as it passes through all the cheque processing channels won't have access to it.

3. Put your work phone number on your cheques instead of your home phone. If you have a PO Box use that instead of your home address. If you do not have a PO Box, use your work address. Never have your SIN number printed on your cheques. You can add it if it is necessary. But if you have it printed, anyone has access to it.

Stolen Wallet/Purse:

1. In the event your wallet is stolen, the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those in a safe place where you can find them.

2. File a police report immediately in the jurisdiction where your wallet was stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).

But here's what is perhaps most important of all:

3. Call the two national credit-reporting organizations immediately to place a fraud alert on your name and Social Insurance number. The alert means any company that cheques your credit knows your information was stolen, and they have to contact you by phone to authorize new credit.

All Important ID Information:

Place the contents of your wallet on a photocopy machine. Do both sides of each license, credit card, Health Card etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place. You should also carry a photocopy of your passport when traveling. We've all heard horror stories about fraud that's committed in regards to stealing a name, address, SIN number, and credit cards.

In the event that you lose your wallet or your personal information is stolen, please contact;

1) Equifax Canada: 1-877-249-2705

2) TransUnion: 1-877-525-3823