



CANADIAN ANTI-FRAUD CENTRE BULLETIN

Identity Theft and Fraud

June 29, 2020

FRAUD: RECOGNIZE, REJECT, REPORT

The CAFC is noting an increase in identity fraud reporting. Fraudsters are using personal information about Canadians to apply for government benefits, credit cards, bank accounts, cell phone accounts or even take over social media and email accounts. It is important that Canadians take steps to secure their personal and financial information and know what to do when identity fraud occurs.

Recognize...

- Missing bills and other mail.
- Suspicious activity on your bank or credit card statements.
- Letters stating that you have been approved or declined credit that you did not apply for.
- Unauthorized applications or accounts on your credit report.
- Creditor or collection agency calls about an application or account you do not have.
- Bills from service providers that you do not use.
- What information has been compromised when you are notified of a database breach.

Reject...

- Unsolicited emails, phone calls or mail asking for personal or financial information.
- Be extra careful about giving out your social insurance number (SIN). It's virtually a key to your identity and credit reports.
- Do not reply to or click on links in any email that looks suspicious. Never open an attachment from spam or sender not known to you.
- Never use automatic login features that save your username and password. Take the time to re-enter your password each time.
- Consider carefully what you're putting out there through email and social networking sites.
- [Choose strong passwords.](#)
- Check your credit report at least once a year. To get a free copy of your report, contact: [Equifax Canada](#) and [TransUnion Canada](#)

Report...

- a lost or stolen wallet.
- compromised government identification to the affected government agency.
- re-route mail requests to Canada Post.
- suspicious bank account activity to your financial institution.
- unauthorized activity on your credit report to the credit bureaus, Equifax & TransUnion.
- loss of account access to the appropriate company.

Learn [more tips and tricks for protecting yourself](#). If you think you or someone you know has been a victim of fraud, please contact the Canadian Anti-Fraud Centre at 1-888-495-8501 or report online at www.antifraudcentre.ca.



Royal Canadian Mounted Police
Gendarmerie royale du Canada



Competition Bureau
Canada
Bureau de la concurrence
Canada



Ontario Provincial Police

Canada