



Guard Against Identity Theft



Identity theft occurs when someone obtains and uses another individual's personal data in a way that involves theft or deception. Stealing or hijacking the identity of another person provides an effective means for criminals to commit fraud, impersonation and other crimes.

By getting this information from you:

- Your name
- Your date of birth
- Your home address
- Your Social Insurance Number (SIN)

Thieves can:

- Access your financial accounts
- Transfer bank balances
- Withdraw cash
- Open new bank accounts
- Apply for loans, credit cards, purchase vehicles, and - in extreme cases - take luxury vacations or sell your home

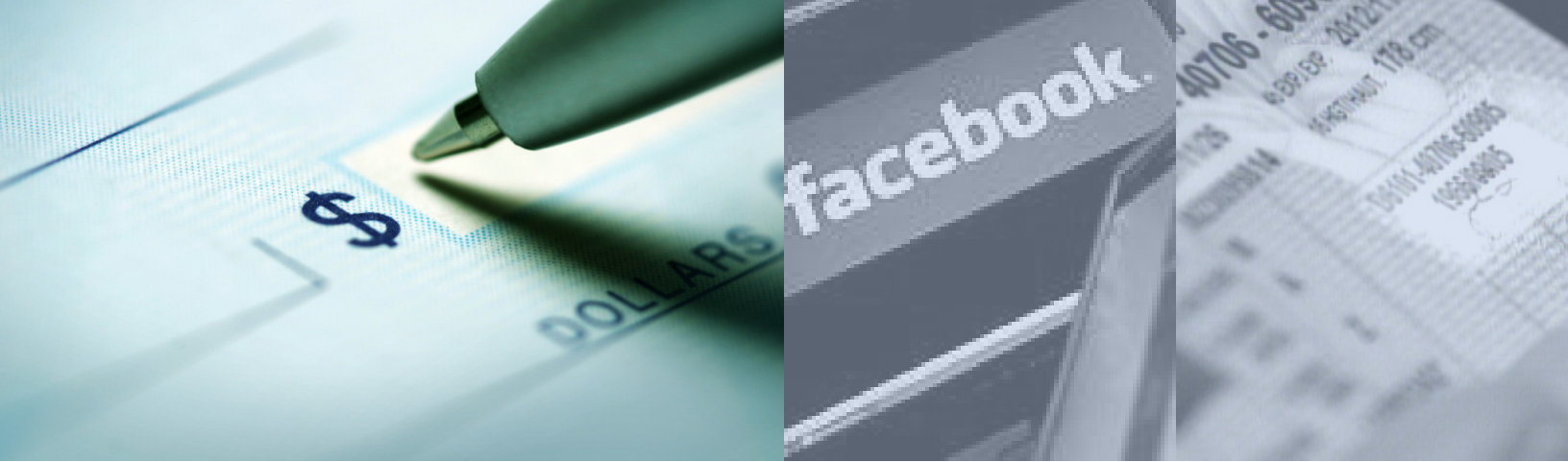
Potential Targets:

Everyone is vulnerable, simply as a result of going about normal, everyday activities.

Thieves' success at stealing your identity depends on their ability to obtain your information and their knowledge of how to use it illegally.

How Thieves Get Your Information:

- Stealing your wallet
- Stealing personal documents from your vehicle
- Pilfering mail from your mailbox
- Fraudulently redirecting your mail
- Rifling through trash cans and recycling bins for credit card and loan applications
- Tampering with automated banking machines (ATMs) and point-of-sale terminals
- Compiling information from Internet accessible records
- Searching public records such as newspapers or telephone books
- Buying information from a dishonest employee working for a company that keeps personal/financial information
- Creating fake contests



What Happens With Stolen Information?

Identity Takeovers: Someone appropriates your personal information without your knowledge.

Identification Factories: Places where thieves manipulate and alter real identification information. Advances in computer technology and in photocopiers have made it easier for thieves to steal information and create identities, while making high-quality forged identifications harder to detect. These factories create IDs, such as credit cards, driver's licences and currency.

If Your Identity Is Stolen:

- Notify your issuing authority immediately to have your document(s) cancelled and a new one(s) issued
- Complete Ontario's new standard "Identity Theft Statement" and send it to the credit issuers and financial institutions you deal with
- Contact Canada's two national credit reporting agencies:
 - Trans Canada Union: 1-877-525-3823
 - Equifax Canada: 1-800-465-7166
- Report the incident to the police
- You may be advised to report the incident to Canadian Anti-Fraud Centre: 1-888-495-8501

Additional Tips:

- Be aware of your surroundings and the people you speak with when using your credit card and/or showing your identification
- Keep a record of transactions to compare against monthly statements

Did You Know:

The street values of everyday pieces of personal identification:

Social Insurance Cards: \$50

Driver's Licences: \$200

Expired Driver's Licences: \$50

Citizenship Cards: \$100 - \$150

Passports: \$2,000

Identity Theft Form:

A form to quickly notify financial institutions, credit card issuers and other companies that you have been a victim of identity theft is available online. Find it at www.antifraudcentre.ca.

FOR MORE INFORMATION, PLEASE CONTACT:

Halton Regional Police Service

Regional Fraud Unit

905-465-8741

<https://www.haltonpolice.ca/about/specializedunits/fraud.php>

One Vision, One Mission, One Team