

Protect Yourself Against Identity Theft

Identity theft—the unauthorized use of your information by third parties—involves the collection and use of personal information such as your name, date of birth, address, social insurance number (SIN), and other personal details for criminal purposes.

The Canada Revenue Agency (CRA) takes the protection of taxpayer information very seriously and has measures in place to identify suspicious activity involving taxpayer accounts. If the CRA suspects that a taxpayer's personal information has been compromised, the Agency will immediately take the necessary actions to prevent funds from being issued and notify the individual by mail.

What could someone do with your personal information?

An individual may use your personal information to impersonate you and open a bank account, apply for loans or mortgages, obtain GST/HST rebates or refunds, benefit and credit payments, or income tax refunds, and so on.

What can you do to protect yourself from identity theft?

- Be extremely careful when you provide personal information such as your SIN, or date of birth over the phone.
- Never provide personal information by Internet or email. **The CRA does not ask you to provide personal information by email.**
- Be suspicious if you are ever asked to pay taxes or fees to the CRA on lottery or sweepstakes winnings. You do not have to pay taxes or fees on these types of winnings. These requests are scams.
- Keep your access codes, user ID, passwords, and PINs secret.
- Keep your address current with all government departments and agencies.
- Register for My Account on the CRA web site at **canada.ca/my-cra-account** and check your personal information regularly to ensure it is current and valid.
- Choose your tax preparer carefully! Make sure you choose someone you trust and check their references. You may also consider authorizing your representative to use the CRA's secure "Represent a client" online service. Always review your return, agree with the content before filing, and follow up to ensure you receive your notice of assessment as it contains important financial and personal information that belongs to you.
- Before supporting any charity, use the CRA web site at **canada.ca/charities-giving** to find out if the charity is registered and get more information on the way it does business.
- Be careful before you click on links in any email you receive. Some criminals may be using a technique known as **phishing** to steal personal information.

What is phishing?

Phishing involves the use of official-looking emails that direct the recipient to a fake web site that looks identical to that of a legitimate business, financial institution, government department, or agency. The fake web site will then request personal or financial information.

Most phishing emails include false statements intended to create the impression of an immediate financial impact or risk to the recipient.

If you are suspicious, close the email and contact the business or organization. Ask for confirmation of this information. Be sure to obtain a telephone number or other contact information from a credible source not contained within the suspicious email.

How can you minimize your risk?

- Protect your SIN. Don't use it as a piece of ID and never reveal it to anyone unless you are certain the person asking for it is legally entitled to that information. When an organization requests your SIN, ask if it is legally required to collect it, and if not, offer other forms of ID.
- Pay attention to your billing cycle and ask about any missing account statements or suspicious transactions.
- Immediately report lost or stolen credit or debit cards.
- Carry only the ID you need.
- Do not write down any passwords or carry them with you.
- Protect your computer and its information by installing Internet security software products.
- Be extremely careful when you provide personal information via email or over the Internet. Take extra care when providing information on social networking sites such as Facebook.

What should you do if you think you are a victim of identity theft?

You should immediately:

- notify your financial institution and the local police
- contact the CRA at **1-800-959-8281**
- report the theft to a credit reporting agency such as Equifax or TransUnion
- keep records of recent purchases, payments, and financial transactions
- call **1-800-O-Canada (1-800-622-6232)** for information on where and how to replace identity cards such as your health card, driver's licence, or SIN if necessary

To report a fraudulent communication, or if your identity was stolen as part of a scam, please contact the Royal Canadian Mounted Police's Phonebusters by email at **info@phonebusters.com** or call **1-888-495-8501**.

Check your credit report

You should conduct a regular review of your credit report and do so immediately if you think your personal information has been compromised.

You can request a free copy of your credit report from either of the companies below.

Equifax
equifax.ca
1-800-465-7166

TransUnion
transunion.ca
1-800-663-9980
1-877-713-3393 (Quebec Residents)

If something on the report looks wrong, or if a business you do not know has asked for a copy of your credit report, call the credit reporting agency right away.

If you suspect that your personal information has been compromised and you believe your tax information may be affected, please contact the CRA at **1-800-959-8281**.

For more information on how to protect yourself, visit our web site at **canada.ca/taxes-fraud-prevention**.
