

Identity Theft – What to do

Identity theft occurs when someone uses your personal information to commit fraud or theft such as opening accounts or incurring debt in your name, or taking money from your account. If you discover you are a victim of identity theft, take the following steps:

Contact each financial institution, credit card issuer or other company that provided the identity thief with unauthorized credit, money, goods or services. Tell them what happened, initially, and then contact them in writing and ask them to investigate the occurrence, cancel and re-issue any cards that were affected, and close any fraudulent or affected accounts. Change all of your money-related passwords.

Ask companies if they have special procedures to open a file or to begin investigating your claim of identity theft. Ask them to whom you can send an Identity Theft Statement. Do they require any additional information? Take clear notes and/or chart your course, as you'll see below.

Identity Theft Statement

Complete an Identity Theft Statement explaining your particular case in detail. Provide the dated and signed Statement with copies of all relevant documentation to all effected companies as soon as possible. Contact credit reporting agencies active in our Province, Trans Union Canada and Equifax Canada. Ask each agency to send you a copy of your credit report and discuss with them whether you should have a "fraud alert" placed on your file, asking that creditors call you before opening any new accounts or changing your existing accounts. There is no charge to receive one copy per year of your credit report, however, there will be a charge for a second copy or if you use the internet. The credit report may reveal if there are other companies where the identity thief has opened accounts or incurred debts in your name.

Credit Bureaus

You can call Equifax Canada at 1-800-465-7166 and Trans Union Canada at 1-800-797-3992 (or in St. John's 709-754-3992). You may also visit their Web sites at www.equifax.ca and www.transunion.ca

Report the incident to your local police department with a copy of your Identity Theft Statement. Ask the police to open a file and give you a report number you can cite. If relevant, report the incident to the Anti-Fraud Centre, which has a national mandate to gather information about identity theft. They may provide additional assistance to identity theft victims. You can call the Anti-Fraud Centre at 1-888-495-8501.

If your government-issued documents were lost or stolen, report them to the responsible ministry or department and request new documents.

Chart Your Course of Action: Use this form to record steps taken to report the fraudulent use of your identity. Keep this for future reference.

Contact	Phone Number	Contact Person	Comments
Bank (s)			
Credit Card (s)			
Other Accounts			
Credit Reporting Agencies			
Equifax	1-800-465-7166		
Trans Union	1-800-797-3992		

Law Enforcement			
RCMP	709-772-5400 1-877-709-7267		
Anti-Fraud Centre	1-888-495-8501		
RNC	Northeast Avalon 709-729-8000 Corner Brook 709-637-4100 Labrador West 709-944-7602 Churchill Falls 709-925-3525		