

# Identity Theft: What to do if it Happens to You



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## Report it!

If you are the victim of identity theft, there are steps you can take to minimize damage and help prevent any further fraud or theft. As soon as you discover the fraud or theft, take the following steps to report it.

- Call your financial institutions – have them cancel your cards and re-issue new ones. If you do not report a lost or stolen card immediately you could be liable for any losses.
- Contact your local police. If a report is filed, be sure to include the police report number they give you in all correspondence you have relating to the theft.
- Contact Canada's main credit reporting agencies:  
Trans Union Canada at [www.tuc.ca](http://www.tuc.ca) (1-866-525-0262 Québec 1-877-713-3393)  
Equifax Canada at [www.equifax.ca](http://www.equifax.ca) (1-866-779-6440)  
Northern Credit Bureau at [www.creditbureau.ca](http://www.creditbureau.ca) (1-800-532-8784)  
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.
- Replace your ID cards like health, driver's license, or SIN by calling 1 800 O-Canada. An agent will be able to direct you to the appropriate federal and provincial organization to replace each of your cards.
- If your mail is missing, contact Canada Post at [www.canadapost.ca](http://www.canadapost.ca) (1-800-267-1177).
- Contact each organization that provided the identity thief with unauthorized credit, money, information, goods or services in your name, and ask them to investigate the occurrence as well as cancel and close all fraudulent or affected cards or accounts.  
Find out the following:  
What information does the company need to begin an investigation?  
Has the company begun a criminal investigation? If so, what is the police report number?  
What do you need to do to have your losses reimbursed?
- For advice on privacy issues related to the identity theft (PIPEDA) contact the Privacy Commissioner of Canada (1-800-282-1376 or [www.privcom.gc.ca](http://www.privcom.gc.ca)). Note that Quebec, British Columbia, and Alberta have separate privacy laws that are similar to PIPEDA, so if you live in one of these provinces, contact the corresponding Provincial Commissioner.
- To help stop fraud, be sure to report the incident to Phonebusters, Canada's national anti-fraud call centre. Phonebusters gathers information and intelligence about identity theft and provides advice and assistance to victims. [www.phonebusters.com](http://www.phonebusters.com) (1-888-495-8501)

## Keep Records

Be sure to record the steps you've taken to report the fraudulent use of your identity. Use the following chart to help you, make sure you keep it in a safe place for reference.

Banks, Credit Card Issuers and other Companies				
Company	Address and Phone Number	Date Contacted	Contact Person	Comments

Credit Reporting Agencies				
Agency	Phone Number	Date Contacted	Contact Person	Comments
Equifax Canada	1-866-779-6440			
Trans Union Canada	1-877-525-3823			
Trans Union Canada Québec residents	1-877-713-3393			
Northern Credit Bureau	1-800-465-7166			

Law Enforcement					
Agency	Phone Number	Date Contacted	Contact Person	Report Number if available	Comments
Local Police					
Phonebusters	1-888-495-8501				

## Key Government Contacts

If your government-issued documents are lost or stolen, it is important to report them right away, so that they can be cancelled and you can apply to have new documents issued.

As mentioned above, to replace any key government documents, contact the Government of Canada at **1 800 O-Canada** (1-800-622-6232 TTY 1-800-465-7735). They will direct you to the appropriate organization. Although **1 800 O-Canada** agents can direct you to your provincial or territorial government for key documents issued by provincial or territorial governments, you can also contact them directly at the following coordinates:

### Alberta

Toll Free: 310-0000

TTY Toll Free: 1-800-232-7215

Web site: [www.servicealberta.ca](http://www.servicealberta.ca)

### British Columbia

Toll Free: 1-800-663-7867

TTY Toll-free: 1-800-661-8773

Web site: [www.gov.bc.ca](http://www.gov.bc.ca)

### Manitoba

Toll free: 1-866-626-4862

TTY: 204-945-4796

Web site: [www.gov.mb.ca](http://www.gov.mb.ca)

### New Brunswick

Toll Free: 1-888-762-8600

Web site: [www.snb.ca](http://www.snb.ca)

**Newfoundland and Labrador**

Tel.: (709) 729-2600  
Web Site: [www.gov.nl.ca](http://www.gov.nl.ca)

**Northwest Territories**

Telephone: (867) 873-7817  
Web site: [www.gov.nt.ca](http://www.gov.nt.ca)

**Nova Scotia**

Toll Free: 1-800-670-4357  
Web site: [www.gov.ns.ca](http://www.gov.ns.ca)

**Nunavut**

Telephone: (867) 975-6000  
Web site: [www.gov.nu.ca](http://www.gov.nu.ca)

**Ontario**

Toll Free: 1-800-267-8097  
TTY Toll-free: 1-800-268-7095  
Web site: [www.gov.on.ca](http://www.gov.on.ca)

**Prince Edward Island**

Telephone: (902) 368-4000  
Web site: [www.gov.pe.ca](http://www.gov.pe.ca)

**Quebec**

Toll Free: 1-800-363-1363  
Web site: [www.gouv.qc.ca](http://www.gouv.qc.ca)

**Saskatchewan**

Web site: [www.gov.sk.ca](http://www.gov.sk.ca)

**Yukon**

Toll free: 1-800-661-0408  
TTY: (867) 393-7460  
Web site: [www.gov.yk.ca](http://www.gov.yk.ca)

For information on debit card fraud and credit reports, contact the Financial Consumer Agency of Canada at 1-866-461-FCAC (3222) (pour les services en français: 1-866-461-ACFC (2232)) or visit their website at [www.fcac-acfc.gc.ca](http://www.fcac-acfc.gc.ca)