



What is identity theft?

Identity theft occurs when an individual obtains personal or financial information of another person for the purpose of assuming that person's identity to make transactions or purchases.

Identity theft can occur through a number of means, including:

- Stealing or finding a wallet
- Removing personal and/or financial information from the trash
- Collecting and recording PIN and card numbers at automated banking machines or merchant locations
- Stealing and/or diverting mail
- Using fake e-mails that appear to be from a legitimate enterprise, requesting personal information
- Posing as a creditor, landlord or employer to get access to personal information

What are signs that I am potentially the victim of identity theft?

Signs to look out for include:

- Receiving credit card statements or other bills in your name for products or services for which you did not apply
- Missing or receiving late credit card statements
- Noticing that not all of your mail is being delivered
- Receiving information that you have been approved or declined for a credit service for which you did not apply
- Being informed by a collection agency that you are in arrears for an account you never opened
- Financial statements showing withdrawals or transfers you did not make



How can I protect myself from identity theft?

Be careful when giving out personal information

- Do not provide your SIN, credit card number or personal information unless you are confident in the use and security of your information
- Do not use your SIN card as a form of personal identification
- Do not carry your SIN card
- Find out how your employer makes sure your personal information is private (e.g. how they dispose of it, who has access)

Protect your documents and mail

- Deposit outgoing mail in post office collection boxes or at your local post office
- Promptly remove mail after it's delivered
- Use a locked mailbox
- Put a Hold Mail service to your mail delivery when going away on vacation or business
- Tear or shred all paper documents that contain personal information

Guard your credit cards

- Minimize the information and number of cards you carry in your wallet
- If you lose a card, contact the credit card company's fraud division immediately
- If possible, do not let your credit card out of your sight when you use it to pay at a store or restaurant

Keep your personal information in a safe place in your home

- Keep hard copies of personal identification in locked files

Pay attention to your bills and accounts

- Monitor credit card statements and scrutinize your utility and subscription bills to ensure the charges are yours
- If you notice your bills are arriving late or are missing, contact the lender immediately
- Try to keep your chequing/saving or credit card accounts separate from your line of credit; if a fraudster gains access to your account, the losses could be severe

Be smart about passwords and PINs

- Memorize them
- Use unique combinations that others cannot easily guess
- Avoid easily identifiable PINs (e.g. date of birth)

Safeguard your computer

- Use virus protection
- Do not provide personal information in response to unsolicited e-mails and/or other requests
- If buying online, check to see that the website is secure before sending information (padlock in the lower corner of the screen)

Monitor your credit report

- Register for free CIBC CreditSmart credit report alerts by logging onto CIBC Online Banking; you will be notified of key changes to your personal Equifax credit report¹
- Review your full credit report from all the major credit reporting agencies on a regular basis

Verify your public records

- Also regularly check your public records (e.g. court records, motor vehicle department records)

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