Contact the Canadian Anti-Fraud Centre (CAFC)

Report the theft to the Canadian Anti-Fraud Center by going to their website:

www.antifraudcentre.ca

or by dialing 1-888-495-8501.

The CACF is the central agency in Canada that collects information and criminal intelligence on all forms of mass marketing fraud, including advance fee fraud letters (e.g. West African fraud letters), Internet fraud, identity theft complaints and others. The CAFC does not conduct investigations but provides valuable assistance to law enforcement agencies all over the world by identifying connections among seemingly unrelated cases. Your information may provide the piece that completes the puzzle. For more information, please visit their website:

www.antifraudcentre.ca

Identity Theft

Safety on Campus

The University of Toronto Scarborough (UTS) Campus Police Services is dedicated to creating a safe, secure and equitable environment for students, staff, faculty and visitors.

UTS CAMPUS POLICE SERVICES

University Of Toronto Scarborough
1265 Military Trail
Science Wing, Room SW 304
Toronto, Ontario, M1C 1A4

Phone: 416-287-7398
Emergency: 416-287-7333
Fax: 416-287-7641
Identity Theft

Identity theft is becoming increasingly common and can ruin your credit rating, leave you with large bills to pay and generally destroy your good name. The information provided in this pamphlet is designed to help you prevent identity theft or at least minimize its effects.

How Identity Theft Is Committed

One common method of committing this type of crime is by stealing your laptop computer and using the information it contains. By co-opting your name, Social Insurance Number, credit card number, or other piece of your personal information for their own use. In short, identity theft occurs when someone appropriates your personal information without your knowledge to commit fraud or theft.

Here are some ways that identity thieves work:

- They open a new credit card account, using your name, date of birth, and Social Insurance Number. When they use the credit card and don’t pay the bills, the delinquent account is reported on your credit report.
- They call your credit card issuer and, pretending to be you, change the mailing address on your credit card account. Then your imposter runs up charges on your account and because your bills are being sent to the imposter’s address, you may not immediately realize there’s a problem.
- They establish cellular phone service in your name.
- They open a bank account in your name and

Minimizing Your Risk

In the course of a busy day, you may write a cheque at the grocery store, charge tickets to a ball game, rent a car, mail your tax returns, call home on your cellular phone, order new checks, or apply for a credit card. These everyday transactions that you may never give a second thought to, are an identity thief’s bread and butter. Each of these transactions requires the sharing of personal information such as your name, bank and credit card account numbers, income, Social Insurance Number, address and phone numbers. While you can’t prevent identity theft, you can minimize your risk by managing your personal information wisely.

Sometimes an identity thief can strike even when you’ve been very careful. One of the best ways to catch identity theft is to regularly check your credit record. Order your credit report from the credit bureau each year and make sure all the information is correct and that there are no credit cards listed that you do not recognize. Also, follow up with creditors if your bills do not arrive on time. A missing credit card bill could mean an identity thief has taken over your credit card account and changed your billing address to cover his tracks.

Preventing Identity Theft

- If you are signed up for internet banking, never leave your passwords on your computer. You should also look at your accounts on a consistent basis to ensure no fraudulent activity has taken place.
- Before revealing personal identifying information, find out how it will be used and if it will be shared with others.
- Pay attention to your billing cycles and follow up with creditors if bills do not arrive on time.
- Do not give your Social Insurance Number unless absolutely necessary. Ask to use other types of identifiers when possible.
- Minimize the number of cards you carry to what you actually need. If your I.D. or credit cards are lost or stolen, notify the creditors by phone immediately and call the credit bureaus to ask that a "fraud alert" be placed in your file.
- Order a copy of your credit report from the three credit reporting agencies every year. Make sure it’s accurate and includes only those activities you’ve authorized.
- Keep items with personal information in a safe place and tear them up or shred them when you don’t need them anymore. Make sure credit receipts, copies of credit applications, insurance forms, bank checks and statements, expired charge cards, and credit offers you get in the mail are disposed of appropriately.