

Identity crime

Identity crime occurs when someone uses personally identifiable information (PII) such as a name, address, date of birth, social insurance number, credit card number or photograph without permission to commit fraud, apply for credit and/or obtain goods and services and commit other crimes.

Identity crime has been linked to a variety of online scams, cybercrime and real world crime. [Public Safety Canada](#) provides advice for consumers and a snapshot of the growing problem of identity crime in Canada.

Victims of identity crime

There are a few typical indicators that your identity is being used for identity crime purposes including:

- You receive calls or letters from creditor informing you that an application for credit was received, approved or denied which you did not apply for.
- You either receive credit card statements or other bills in your name, which you did not apply for or you no longer receive credit card statements or bills which were regularly mailed to you.
- A collection agency informs you they are collecting for a defaulted account established with your identity.
- You notice unauthorized credit transactions on your annual credit report.
- The police or your bank advises you that you are a victim.

What to do if you're a victim of identity theft

The following are some steps that you may take if you believe that you are a victim of identity crime:

- Call 9-1-1 for any crimes in progress or life exigent circumstances.
- Contact 403-266-1234 for the Calgary Police Service non-emergency line or [report a crime online](#).
- Obtain a police case number and start to log dates, person(s) that you spoke with and exactly what they said.
- Report the theft to the two major credit reporting agencies, [Equifax](#) and [TransUnion Corporation](#). Request that the agencies remove inquiries and/or fraudulent accounts stemming from the theft.

You should also consider taking these additional steps:

- Report the incident online to the [Canadian Anti-Fraud Centre](#) or call them toll free at

- 1-888-495-8501 or 1-888-654-9426. The Canadian Anti-Fraud Centre is a joint initiative that tracks frauds and scam and takes enforcement action when possible.
- Contact the [Social Insurance Number hotline](#) to report the unauthorized use of your personal identification information.
- Notify [Passport Canada](#) if you believe that you may have been a victim of identity theft, or that your identity may have been used to fraudulently obtain a passport or travel

document. You can also call them toll free at 1-800-567-6868 for more information.

- If your ATM card was stolen, get a new card, account number and PIN. Please see the [Canadian Bankers Association's information on credit card fraud](#).
- Request that the credit bureau place a fraud alert and a victim's statement in your file.
- Request a free copy of your credit report to check whether any accounts were opened without your consent.
- Notify your bank(s) and ask them to flag your account and contact you regarding any unusual activity.
- Change your passwords.
- Set up a [Google Alert](#) with your name to help monitor your name online and manage your online identity to determine if it is being used for other purposes on the Internet.
- If your driver's license has been lost, stolen, or destroyed, you may [apply for a replacement](#) by visiting a registry agent in person. You may also request a new one at Service Alberta.
- Document the names and phone numbers of everyone you speak to regarding the incident. Follow-up your phone calls with letters. Keep copies of all correspondence.
- Monitor your mail and visit [Canada Post](#) for additional information about protecting your mail.