

## How to Verify Whether You've Been the Victim of Identity Theft

If you're a Canadian and suspect that you might be a victim of identity theft, it's essential to take immediate action to protect yourself. Here are the steps you can take to verify if you've been a victim of identity theft.

1. **Monitor your financial accounts:** Regularly review your bank statements, credit card statements, and other financial accounts for any unauthorized transactions or unfamiliar activity. This will help you identify any suspicious transactions that may indicate identity theft.
2. **Check your credit reports:** Obtain free credit reports from Canada's two main credit bureaus: Equifax and TransUnion. By law, you are entitled to one free credit report from each bureau per year. Review the reports carefully for any accounts or inquiries that you don't recognize.
  - ✓ [Get your TransUnion Credit Report](#)
  - ✓ [Get your Equifax Credit Report](#)
3. **Consider a credit monitoring service:** Enroll in a credit monitoring service that provides real-time alerts about changes to your credit file. These services can help you detect any suspicious activities early on. Credit monitoring services typically come with a cost.
  - ✓ [TransUnion Credit Monitoring](#)
  - ✓ [Equifax Credit Monitoring](#)
  - ✓ [Borrowell](#)
  - ✓ [Credit Karma](#)
4. **Look out for unexpected bills or collection notices:** If you receive bills for accounts you didn't open or collection notices for debts you don't owe, it could be a sign of identity theft.
5. **Be vigilant with your mail:** If you stop receiving mail or important documents like bills or statements, it could indicate that someone has changed your address without your knowledge to intercept sensitive information.
6. **Watch for unfamiliar accounts:** Check for any new accounts that you did not open. This could be a credit card, bank account, or any other type of financial account.
7. **Contact your financial institutions:** If you find any suspicious activity or unauthorized accounts, immediately contact the respective financial institutions to report the issue. They can help you close fraudulent accounts and start an investigation.
8. **Place a fraud alert or credit freeze:** You can place a fraud alert on your credit file, which will require lenders to take extra precautions before issuing credit in your name. Alternatively, you may consider placing a credit freeze, which restricts access to your credit report entirely until you lift the freeze. Placing a fraud alert or credit freeze on your credit file for added protection does not incur any charges.

# If You Find that Your Identity Has Been Stolen

## Steps to take:

- 1- **Notify all the financial institutions where you have banking, investments, credit, etc.**
- 2- **Contact your local police department**

**Montreal:** [Neighbourhood Police - Service de police de la Ville de Montréal - SPVM \(https://spvm.qc.ca/en/pdq\)](https://spvm.qc.ca/en/pdq)

Laval: [Police - Contact us \(laval.ca\)](https://www.laval.ca/police)

Longueuil : [Agglomération de Longueuil](https://www.longueuil.ca/agglomeration)

- 3- Contact the **Canada Revenue Agency (CRA)** at 1-800-959-8281
- 4- Report the theft to a credit reporting agency, and place fraud alerts on your file:  
**Equifax:** [www.equifax.ca](https://www.equifax.ca) 1-800-465-7166  
**TransUnion:** [www.transunion.ca](https://www.transunion.ca) 1-877-713-3393 (Quebec Residents)
- 5- After the fact, check your credit score. If the fraud has affected your credit score, file a dispute. Note that you will need to provide supporting documents that you have been a victim of identity theft (police report, fraudulent charges, etc.)
  - ✓ [File a Dispute with Equifax](#)
  - ✓ [File a Dispute with TransUnion](#)
- 6- Keep records of recent purchases, payments, and financial transactions
- 7- Call **1-800-O-Canada** (1-800-622-6232) for information on where and how to replace identity cards such as your health card, driver's license, or SIN if necessary
- 8- To report a fraudulent communication, or if your identity was stolen as part of a scam, please contact the **Royal Canadian Mounted Police's Phonebusters** by email at [info@phonebusters.com](mailto:info@phonebusters.com) or call 1-888-495-8501
- 9- **Report it to the Canadian Anti-Fraud Centre**  
**Report online:** [Report fraud and cybercrime \(antifraudcentre-centreantifraude.ca\)](https://antifraudcentre-centreantifraude.ca)  
**Report by phone: 1-888-495-8501**

To make it easier for Canadians to report cybercrime and fraud, the RCMP along with the Canadian Anti-Fraud Centre (CAFC) is developing a new reporting system. It's available as a pilot project and should be fully in place by 2024. Save this link for future reference.

[New cybercrime and fraud reporting system | Royal Canadian Mounted Police \(rcmp-grc.gc.ca\)](https://www.rcmp-grc.gc.ca/new-cybercrime-and-fraud-reporting-system)

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*Lynn MacNeil, F.P.L., CIM®, is an Associate Portfolio Manager and Financial Planner with Richardson Wealth Limited in Montreal, with over 30 years of experience working with retirees and pre-retirees. For a second opinion, private financial consultation, or more information on this topic or on any other investment or financial matter, please contact Lynn MacNeil at 514.981.5796 or [Lynn.MacNeil@RichardsonWealth.com](mailto:Lynn.MacNeil@RichardsonWealth.com). Or visit our website at [www.EphtimiosMacNeil.com](https://www.EphtimiosMacNeil.com).*



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