

International Student

CONNECT >>>>

Étudiants Internationaux

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CONSUMER PROTECTION

We all play a role in consumer protection. The government sets laws to protect consumers and companies must follow the laws to protect customer and employee information. However, everyone in Canada must take steps to protect themselves.

- The Office of Consumer Affairs provides information on many consumer protection topics at consumerinformation.ca.
- The Canadian Anti-Fraud Centre collects and shares information on consumer fraud at antifraudcentre-centreantifraude.ca.

IDENTITY THEFT

Identity theft is when a person uses your personal information without your permission, to commit a crime. Identity thieves may use your identity to steal your money or use your credit card to make purchases. They may also use your identity to commit other crimes in your name.

It is very important to protect the following information and documents:

- Social insurance number (SIN)
- Driver's license number
- Health card number and/or UHIP information
- Credit card and banking information
- Bank card
- Birth certificate
- Passport
- Visa and study permit

There are many ways that thieves can steal your identity. Be careful in disposing of documents or papers that contain personal information. Consider shredding any documents with your name, address, telephone number or banking information before you throw them out.

Identity thieves can also access your personal information by skimming (cloning) your credit or debit card. When you make purchases by credit card, make sure you do not let it out of your sight.

ONLINE PROTECTION

Online banking and shopping increases your risk of identity theft. Your information can be stolen from the computer. Be very careful when using public computers such as those in libraries and computer labs.

IMPORTANT NOTE

If you think your identity has been stolen, you can put a fraud alert on your credit report by contacting the following credit reporting agencies: Equifax:

1-800-465-71660 and Trans Union:

1-877-525-3823.

- Always log out of your email and close websites.
- Do not save your passwords on websites and delete your search history regularly.
- Be careful about what you publish about yourself and your family on social media and make sure that your security settings only allow people you know to access your information.
- Do not respond to emails from senders you do not know that request your personal information.
- Do not click on links in messages from people that you do not know.
- Do not trust email messages that offer prizes, awards or quick ways to make money.
- Never share your passwords and make them difficult to guess.
- Be cautious about making purchases from websites like eBay, Craigslist and Kijiji; do not transfer money to strangers.

1-844-871-4567

www.settlement.org/isc

PREVENTION

Once your identity has been stolen it can be very difficult to fix the problem. Your credit may be ruined for many years, which makes it difficult to get a cell phone account, credit card, or even a mortgage.

Learn about protecting your Social Insurance Number at Service Canada. Visit servicecanada.gc.ca or findlink.at/sin.

For more information on protecting your personal information, visit the Ontario government website at ontario.ca/government.

CREDIT REPORTS

Your credit report collects information from all of your financial dealings, including loan payments, credit cards, telephone and Internet accounts and other bills. Late or skipped payments or not paying bills will lower your credit score. This will affect your ability to obtain a loan or mortgage.

Learn more about credit reports in Ontario at the Consumer Protection Ontario website ontario.ca or findlink.at/cr-reports.

Did You Know?

Consumers have a responsibility to protect their debit and credit cards and their Personal Identity Numbers (PINs). You must report lost and stolen cards so that they can be deactivated. If you give someone your PIN, you may be responsible for fraudulent charges that he or she makes.