



# Identity Theft – Red Flags

- A creditor informs you that an application for credit was received with your name and address, which you did not apply for
- Telephone calls or letters state that you have been approved or denied by a creditor that you did not apply for
- You receive credit card statements or other bills in your name, which you did not apply for
- You no longer receive credit card statements or you notice that not all of your mail is delivered
- A collection agency informs you that they are collecting for a defaulted account established with your identity and you never opened the account
- Financial account statements show withdrawals or transfers that you didn't make
- You apply for credit and are turned down for reasons that do not match your understanding of your financial position
- Inconsistencies on your credit report, such as inquiries from companies that you haven't requested products or credit from, debts, or collections that you are not aware of

## **Contacts for More Information:**

Ontario Ministry of Government Services (Consumer Services Bureau): 416-326-8800 or [www.gov.on.ca/mgs](http://www.gov.on.ca/mgs)

Canadian Institute of Mortgage Brokers and Lenders: 416-385-2333 or [www.cimbl.ca/fraud\\_intro.htm](http://www.cimbl.ca/fraud_intro.htm)

RCMP Phonebusters: 1-888-495-8501 or [www.phonebusters.com](http://www.phonebusters.com) email to [info@phonebusters.com](mailto:info@phonebusters.com)

Phonebusters recommends viewing the following CNN “Too Good to be True” link below:  
<http://edition.cnn.com/2006/US/Careers/10/12/cb.scams/index.html>

Contact your local police department for specific concerns or cases

(Source: Compiled with information from the Ontario Ministry of Government Services, RCMP Phonebusters, and the Canadian Institute of Mortgage Brokers and Lenders)

*(Source: Compiled with information from the Real Estate Council of Alberta and chrismathers inc. crime and risk consulting)*