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### Protecting Your Social Insurance Number: A Shared Responsibility!

Your Social Insurance Number (SIN) is confidential. Together, we share the responsibility of protecting your SIN from inappropriate use, fraud, and theft.

#### How can you protect your SIN?

- Be sure to provide your Social Insurance Number only when it is legally required.
- Contact Service Canada if you change your name, if your citizenship status changes, if information on your SIN record is incorrect or incomplete, or if there is a death in your family. The deceased person's SIN needs to be removed from the SIN Register.
- Inform Service Canada if your SIN card is lost, or if you suspect that your SIN is being used incorrectly.

#### Tips to protect your Social Insurance Number

- Don't carry your SIN card with you. Store it safely—for example, in a secure filing cabinet at home, or in a safety deposit box.
- Never use your SIN card as a piece of identification. Doing so puts your SIN and personal information at risk.
- Don't provide your SIN over the phone, unless you make the call and you know with whom you are dealing.
- Never reply to e-mails that request personal information such as your SIN.
- Protect your personal information and your SIN. For example:
  - shred paper records with personal information when you no longer need them;
  - use confidential passwords that contain a combination of upper- and lower-case characters, numbers, and symbols;
  - never use automatic log-in features that save user names and passwords on your computer; and
  - use a personal firewall and anti-virus software on your computer system.

#### When do you need to provide your Social Insurance Number?

The most common instances when you need to provide your SIN are when you:

- give it to your employer for payroll purposes;
- complete your income tax return;
- provide it to your financial institution for certain banking purposes;
- apply for Workers Compensation benefits; and
- receive child-support payments.

#### When do you not need to provide your SIN?

You **don't** have to provide your Social Insurance Number or show your card to:

- prove your identity (except for specific government programs);
- fill out a job application (before you get the job);
- complete an application to rent a property or negotiate a lease with a landlord;
- fill out a credit card application;
- cash a cheque;
- apply for a video-club membership;
- complete certain banking transactions (e.g., mortgage, line of credit, loan);

- fill out a medical questionnaire;
- rent a car;
- subscribe to a long-distance or cellular telephone service; and
- apply to a university or college, unless you are applying for a government scholarship.

### Note

Some private-sector organizations may ask for your SIN. While this practice is strongly discouraged, it is not illegal.

### What should you do when someone asks for your SIN?

- If you believe your SIN isn't required, ask why it is being requested, how it will be used, and with whom it will be shared.
- If your SIN is not required by law, explain that you prefer not to provide it. Offer different proof of identity.
- If the person refuses to provide the product or service unless you provide your SIN, ask to speak to his or her manager. Many organizations don't know about the appropriate uses of a SIN. Once they understand, they may willingly change their practices.
- If you are not satisfied with the organization's response, you may formally complain to the Privacy Commissioner of Canada, either on the Internet at [www.privcom.gc.ca](http://www.privcom.gc.ca) or by phone at 1-800-282-1376. There is no fee for filing a complaint with the Privacy Commissioner.

### What should you do if you suspect someone is using your SIN?

If you suspect that someone is using your SIN, act quickly to minimize any negative impact.

- File a complaint with the police. Ask for the case reference number, as well as the officer's name and telephone number. If you obtain a copy of the police report, make sure it states your name and SIN.
- Contact PhoneBusters at 1-888-495-8501—a national anti-fraud call centre that provides advice and assistance about identity theft.
- Call Canada's two national credit bureaus:
  - Equifax at 1-800-465-7166
  - TransUnion at 1-866-525-0262 (in Quebec, call 1-877-713-3393)Ask for a free copy of your credit report, and review it for any suspicious activity. Also check to see if your credit file should be flagged. This flag will indicate that your personal information has been put at risk and may be vulnerable to fraud.
- Inform your bank and creditors by phone and in writing about any irregularities.
- Report any irregularities in your mail delivery to Canada Post, such as opened envelopes or missing financial statements or documents.
- Visit a Service Canada Centre and bring all the necessary documents with you that prove fraud or misuse of your SIN. Also bring an original identity document (your birth certificate or citizenship document). One of our officials will review your information and provide you with assistance and guidance.

For more information:

- call 1-800-206-7218 and select option "3";
- visit our Web site at [www.servicecanada.gc.ca](http://www.servicecanada.gc.ca); or
- drop by a Service Canada Centre.

To find the location of the nearest Service Canada Centre, visit our Web site or call 1 800 O-Canada (1-800-622-6232) (if you have a hearing or speech impairment and use a teletypewriter (TTY), call 1-800-926-9105).