

Protect Your Privacy! – Safety Tips Against Identity Theft and Fraud

Identity theft and fraud is when somebody uses your personal information to impersonate you. It's a criminal offence that is all too easily perpetrated against trusting members of society. It is unfortunately very difficult to recover from, and so the best offence is a good defence. Keep yourself from falling victim to scams and would-be impersonators by following these simple suggestions:

- Unless you remember entering your name in a draw or contest, nobody will contact you stating that your e-mail address has been selected as a winner, and nobody in a foreign country wants to set up a joint bank account with you! These are common ploys for gaining trust – and access to your money.
- *Never* respond to e-mails asking you for personal information, especially credit card numbers, your social insurance number, or bank account numbers.
- Your bank will never contact you to request account or password information.
- *Never* open attachments in e-mails from unknown sources. They could contain viruses or “trojans” which can lay dormant on your computer until activated. If you do not recognize the sender, delete it!
- Simply through surfing the net, you may be unknowingly installing small applications designed to collect your personal data, opening up your system to remote hackers. Make sure to have a firewall enabled (standard on most Macs and PCs) and a good antivirus and anti-malware program that you run regularly.
- When throwing away receipts and account statements, black out sensitive numbers and rip the documents, or better still, use a cross-cut shredder.
- Don't be too generous with personal information on social networking sites.

Exactly how paranoid is too paranoid? That depends on what you have to lose! But with a few simple precautions, it is easy to save yourself a lot of headaches down the road.

Wise Ottawa is a not-for-profit organization specializing in community safety audits and personal safety workshops. For information on our services or other safety tips, please call our office at: 613-230-6700 or visit our website at: www.wiseottawa.ca.