

March is Fraud Awareness Month.

You can avoid identity theft and financial fraud by taking sensible precautions. We all have the responsibility to protect our finances as much as possible. Here are a few simple tips to help keep you safe.

Personal information

- Share your personal information only with companies you know and trust.
- Keep your wallet or purse out of reach in public places, in crowds and on public transportation.
- Don't carry identification (ID) you don't need with you, such as your social insurance card, birth certificate or passport. Keep it in a safe and secure area.
- Lock your household mailbox if possible. If you are going to be away, ask a trusted neighbour to pick up your mail or arrange for Canada Post's hold mail service.

Credit and debit cards

- Limit the number of credit cards you hold, and check your statements each month. Correct any errors or unfamiliar transactions immediately.
- Shield the keypad when you are entering your personal identification number (PIN) at a bank machine or store.
- Check your credit report regularly. You have the right to get a free credit report by mail from Canada's two credit bureaus, **Equifax** and **TransUnion** or you can sign up for services like **CreditKarma** that offer free online credit checks that do not affect your credit score. Checking your credit does not affect your score.
- Don't give out the three- or four-digit security number on the back of the card (or other security numbers) except to legitimate companies or on secure sites.

Online

- Make sure any website you are using is secure before transmitting passwords or personal information. (Look for https in the address bar and the locked padlock symbol.)
- Delete any email that asks for personal information.
- Ensure that your computer firewalls and virus or spyware checkers are up to date.
- Log directly onto websites you choose to visit instead of clicking on links in emails you receive.
- Create hard-to-guess passwords and change them frequently. Never use the same password for different accounts. Use a password manager like **Dashlane** that creates and stores unique passwords that are secured behind a unique login that only you know.

- Don't keep all of your PINs and passwords in one place on your computer or in your desk.
- Don't choose a security question that is public information, such as your mother's maiden name or the city in which you were born.

On the telephone

- Do not engage in calls from telemarketers who seem to be fishing for personal information, such as your birthday.
- Never give details about your bank accounts or credit cards over the phone to anyone you do not know. Use a phone number that is listed publicly to contact the company yourself. Do not use a phone number included in an email, instead search for the company online and ensure you are using their correct phone number.

Investing

- If someone tries to sell you an investment, call your provincial or territorial securities regulator to check if the person is appropriately registered.
- If an offer sounds too good to be true, it probably is! Be skeptical.
- Beware of “get rich quick” promotions, including work-at-home schemes that say they require little effort or investment, or marketing plans where you have to bring in new members.
- Get independent advice before investing, especially if you feel pressured to invest, if someone asks you to send money, or if someone you don't know asks for personal information.
- Ask questions and get written documentation, such as a prospectus, about any investment before handing over your money. Never sign any document you have not read carefully or don't fully understand. Show the prospectus or documentation to a financial adviser if you are unsure of an investment.

Banking and payments

- If you receive a cheque and are asked to return a portion of the funds by money transfer, beware!
- Burn or shred any mail or financial papers containing your personal information. Never recycle them or throw them into the garbage.
- Save paper banking records for three years so you can prove your account balance in the event of identity fraud. Then burn or shred them.
- Check your bank account statements monthly (or more frequently online) to catch any errors or unauthorized transactions.

Lotteries

- If you are told you are a lottery winner, ensure it is a draw you actually entered.
- Never send a fee or give financial information to collect a lottery or sweepstakes prize.

Public WiFi networks

- Be careful what password information you give out when using a public network such as at the library or an Internet café. Many sites store password information in temporary files, and the next computer user could access them.
- Use a VPN when accessing public WiFi networks to increase your security.
- Used enhanced security settings on your computer.
- Do not enter personal financial information on public networks.
- Delete your online history before you leave the computer.

Charities

- Be cautious if you are asked to donate. Check directly with the charity. Go to Canada Revenue Agency to check their [charities listings](#).

For more details on fraud prevention, go to the Competition Bureau's information on [fraud prevention](#).