



Canadian Consumer Handbook

Identity Theft

Identity theft is a growing and serious crime. It happens when someone uses your personal information without your knowledge or consent to commit a crime, such as fraud or theft. Always be aware of new ways in which you are at risk for identity theft.

Guard Your Personal Information

- **Ask why:** If you don't know why someone is asking for your personal information, ask why they want it. The Personal Information Protection and Electronic Documents Act is one law that limits the types of information that governments, businesses, and other organizations can collect from you. For more information on this and similar laws visit the Office of the Privacy Commissioner at www.opc.gc.ca. Your provincial or territorial consumer affairs office may also be able to tell you about similar laws that apply where you live.
- **Guard your PIN:** Always shield the keypad when entering your personal identification number (PIN). Never give your PIN or password to anyone, including friends, family, staff at your financial institution or the police. If you think someone knows your PIN, change it immediately and tell your financial institution.
- **Carry only what you need:** Consider leaving important identity cards, such as your Social Insurance Number, at home and carry only the payment cards you need.
- **Don't make it easy for thieves:** Choose a PIN or password that does **not** include your name, telephone number, date of birth, address or Social Insurance Number.
- **Protect your personal information:** Keep your birth certificate, Social Insurance Number and passport in a secure place.
- **Be careful with personal information you no longer need:** Shred or destroy sensitive information before throwing it out. This includes expired and unused credit and debit cards.

Guard Your Computer and its Contents

- Choose a password that has a combination of letters (upper and lower case), numbers and symbols.
- Make sure you have the most current anti-virus protection software and a firewall; you may have these through your computer's operating system.
- Don't send financial or other confidential information using email or text messaging.
- If you are buying something or banking online, make sure that the web page is secure. Here is how you can tell the website is secure:
 - The web address begins with <https://> — the 's' indicates that the site is secure.
 - You can see a small icon, often a lock or key, in your browser window. The lock should be in a locked position and the key should be unbroken.
- Never follow a link in an email to start an online transaction with financial services like banks, credit unions or online credit payment sites. Go directly to the organization's website instead.
- When you are disposing of a computer, delete your personal information from the hard drive using overwrite software or destroy the drive.

See the [Spam, Phishing](#) and [Spyware](#) sections of this Handbook for additional tips and information on ways to protect yourself and your computer.

Be Careful with Social Networking

Be careful what you post on your social network profiles. Your status updates — about your whereabouts (are you at work? heading out to watch a game?) and upcoming travel plans — may expose your home to criminals who will take advantage of your absences. If you provide personal information, like your phone number or birthday, they can take this private information and use it to steal your identity. By looking at your photos or videos, they can also figure out where you live and work.

Here's how to protect yourself:

- Think about who is receiving your status updates. Make sure you are comfortable with everyone who has access to your personal page, and if you aren't — remove them.
- Make it a habit to clean up your profile from time to time. Always think twice about what you are posting; we tend to think about our personal sites as private, but in reality, many can be seen by just about anyone.
- Choose the highest and most restrictive security setting available. Privacy and security settings on social networks help you control who can and can't see your profile.
- Keep personal information, **personal** — do not provide information like your birthday, full name, phone number, Social Insurance Number or address.
- Be mindful of what you post. Is there information someone could use to steal your identity, burglarize your home or put you in danger? For example, if you provide information about your daily routines, criminals will have an easier time figuring out the best time your home will be empty.

Visit the [Office of the Privacy Commissioner](#) for more information on social networking and privacy.

Tracking your Activities — It's easier than you think.

We are always connected: either through cellular networks, Wi-Fi access points, satellite links or global positioning systems. This can be a good thing. For example, in medical or other emergencies, GPS systems can help locate people who have in medical or other emergencies dialed 911.

The Complete Consumer Handbook For Travelers Wallaby

Yi-Tong Ma



The Complete Consumer Handbook For Travelers Wallaby:

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This book delves into The Complete Consumer Handbook For Travelers Wallaby. The Complete Consumer Handbook For Travelers Wallaby is a vital topic that must be grasped by everyone, ranging from students and scholars to the general public. The book will furnish comprehensive and in-depth insights into The Complete Consumer Handbook For Travelers Wallaby, encompassing both the fundamentals and more intricate discussions.

1. The book is structured into several chapters, namely:
 - Chapter 1: Introduction to The Complete Consumer Handbook For Travelers Wallaby
 - Chapter 2: Essential Elements of The Complete Consumer Handbook For Travelers Wallaby
 - Chapter 3: The Complete Consumer Handbook For Travelers Wallaby in Everyday Life
 - Chapter 4: The Complete Consumer Handbook For Travelers Wallaby in Specific Contexts
 - Chapter 5: Conclusion
 2. In chapter 1, this book will provide an overview of The Complete Consumer Handbook For Travelers Wallaby. This chapter will explore what The Complete Consumer Handbook For Travelers Wallaby is, why The Complete Consumer Handbook For Travelers Wallaby is vital, and how to effectively learn about The Complete Consumer Handbook For Travelers Wallaby.
 3. In chapter 2, the author will delve into the foundational concepts of The Complete Consumer Handbook For Travelers Wallaby. This chapter will elucidate the essential principles that need to be understood to grasp The Complete Consumer Handbook For Travelers Wallaby in its entirety.
 4. In chapter 3, the author will examine the practical applications of The Complete Consumer Handbook For Travelers Wallaby in daily life. The third chapter will showcase real-world examples of how The Complete Consumer Handbook For Travelers Wallaby can be effectively utilized in everyday scenarios.
 5. In chapter 4, this book will scrutinize the relevance of The Complete Consumer Handbook For Travelers Wallaby in specific contexts. This chapter will explore how The Complete Consumer Handbook For Travelers Wallaby is applied in specialized fields, such as education, business, and technology.
 6. In chapter 5, this book will draw a conclusion about The Complete Consumer Handbook For Travelers Wallaby. The final chapter will summarize the key points that have been discussed throughout the book.
- This book is crafted in an easy-to-understand language and is complemented by engaging illustrations. This book is highly recommended for anyone seeking to gain a comprehensive understanding of The Complete Consumer Handbook For Travelers Wallaby.

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The Complete Consumer Handbook For Travelers Wallaby Introduction

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