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Moving house?

Be aware of Identity Fraud

If you are moving house this spring, make sure that you don't inadvertently set yourself up as a potential victim of Identity Theft. Fraudsters look for easy ways to steal your personal information — SIN number, credit card numbers, birth date, banking information — so they can take on your identity and use it for criminal purposes, such as a fraudulent mortgage or obtaining credit. In the excitement and rush that usually goes along with moving house, it's easy to overlook important steps that can help safeguard your personal information.

The most important advice is to maintain control of your personal data, says Sgt. Atallah Sadaka of the Organized Fraud Squad of the Ottawa Police. This control needs to extend from the time you begin to plan your move, until well after you are settled in your new home, he says.

The most obvious opportunity for fraudsters to gain access to your information is by simply removing mail from either your old or your new mailbox. Which is why it is important to be pro-active and let Canada Post know that you are moving and make arrangements for you to receive your mail in a manner that minimizes the danger of theft.

Canada Post provides a number of options to manage your mail when you move, says Francois Legault, spokesperson. These include a Change of Address or Hold Mail services, which can be implemented at a post office or through www.smartmove.ca.

In addition, you may want to call your credit card company, bank, or any other organization that sends you mail containing your personal information. Furnish them with your new address or ask them to refrain from sending correspondence to you until you call to notify them that you have moved.

If you are expecting items such as new or renewal credit cards or booklets of blank cheques to be delivered to your home, consider picking them up at your bank, says Sgt. Sadaka, who notes that you will need to produce proper identification at time of pickup.

“Many people are not aware that, if they request it, picking up these kinds of items can be arranged at any time, not only when you move,” he says.

Packing up to move

As you pack, sort out your old financial documents, with an eye to discarding those that are not required for tax or other purposes. And, if you don't already own one, invest in a shredder to dispose of these documents, says Sgt. Sadaka. Placing the documents into recycling receptacles for public pickup is an invitation for fraudsters.

It's also important to make sure that any documents you decide to take along are properly protected. Transport boxes with sensitive personal information yourself, and consider securing the papers that would leave you most vulnerable in a portable safe.

Ensure that you never label a box as "personal financial papers" or some other description that will let fraudsters know that your precious personal data is contained in it. While it may seem unlikely, a stack of piled up "labelled" cartons, even left momentarily as a couch is lugged inside your new home, could cause you hours and hours of grief as you sort out the results of being a victim of identity theft.

Watch out for missing mail

After you move, don't relax your vigilance against identity theft, says Canada Post's Legault, who suggests, as part of your preparation for moving, that you compile a check list of expected mail.

Then, after the move, "It's important to verify that you are receiving all the mail you anticipated," he says. Consult your check list of expected bills, statements, cheques or pay stubs, even magazines, and if they do not arrive in the expected time frame, take action. Contact the sender to see if these items were indeed sent, and if they were, contact Canada Post and the Police.

If you suspect that your identity has been compromised, investigate immediately, as the longer you delay, the more potential damage the fraudsters could inflict on your financial life and reputation.