

JUST THE FACTS: HELPING YOU TALK ABOUT MONEY

Fraud Protection



Your Social Insurance Number (SIN) is your identity.

- Never give out your SIN, except to:
 - Your employer (after you're hired)
 - Government-operated programs, such as Employment Insurance, Canada Student Loan, Canada Pension Plan
 - Canada Revenue Agency, for income tax purposes



A financial institution will never ask for personal or financial information via e-mail.



Thieves don't necessarily make large purchases with stolen information.

- They may make smaller purchases that are harder to spot.
- Make sure you monitor your purchases on a regular basis.



You can set up electronic alerts to notify you of banking activity.

- Financial institutions can automatically notify you of purchases, payment deadlines, payment posts, etc. – enabling you to keep track of all your transactions.
- These alerts are useful for managing your finances and can also tip you off to fraudulent activities like unauthorized purchases.



LEARN MORE AT cpacanada.ca/justthefacts

Looking to better understand money basics and how they apply to you? You may also be interested in taking our <u>Financial Wellness Guide questionnaire</u>.