



Date

Sep 11, 2020

Reference Number

Dear Taxpayer,

The CRA regards the safeguarding of personal information to be of the utmost importance. Regrettably, we have been made aware that the log-in credentials you use to access certain online sites and applications, such as userIDs and passwords, may have been acquired and used by external actors to gain access to the personal information included in your CRA My Account.

To protect your tax information from any potential unauthorized activity, the CRA has temporarily stopped any outgoing payments to you and proactively suspended any access to your CRA online account(s).

The following are the steps that need to be taken immediately.

Step 1: Please call the CRA as soon as possible to reactivate your account and to resume payments intended for you

You can reach us at **1-800-959-8281** (between 9:00 a.m. and 5:00 p.m. local time, Monday to Friday) or, if you are outside of Canada and the U.S., at **1-613-940-8495** (between 9:00 a.m. and 5:00 p.m., Monday to Friday, EST). Follow the prompt for "to report suspected fraud or identity theft".

We have assigned you an authentication code to confirm your identity with the CRA. This unique, one-time use, authentication code is located in the reference number area at the top of this letter.

Before you call, you will need the following: a copy of this letter along with either an assessed return, notice of assessment or reassessment, or other tax document.

Step 2: Further safeguard your account

We encourage you to enhance security measures by signing up for email notifications in My Account. Once signed up, you will be advised when you have mail to view and when changes are made on your account. For future calls with the CRA, establishing a personal identification number (PIN) will help confirm your identity.

Step 3: Review the activity on your account

Once you have regained access to your My Account, please review your account for any suspicious activity, such as changes to your direct deposit and address information. If you notice anything suspicious, please contact the CRA.

Step 4: Consider credit protection

We have taken immediate steps to protect your online account from fraudulent activity and inform you of the next steps, including how to protect yourself in the future. We are offering you credit protection through Equifax Canada. In order to accept the credit protection, please find enclosed a consent form to have an Equifax alert flag placed on your credit file and a brochure explaining the service. Once

signed and dated, please return the completed consent form to the CRA, either by fax to **613-948-2450**, or by mail using the enclosed postage-paid envelope.....

Our CRA agents will be able to assist you when you contact us and we will do our best to address any outstanding concerns you may have. If after contacting us you do not believe that we have sufficiently addressed your privacy concerns, you have the right to submit a complaint to the Office of the Privacy Commissioner of Canada: **priv.gc.ca** or **1-800-282-1376**.

Maxime Guénette
Chief Privacy Officer
Canada Revenue Agency

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What is a Credit File Alert Flag?

How will this Credit File Alert Flag protect me from potential fraud activity?

A Credit File Alert Flag is one layer of identity theft protection. It provides peace of mind that your credit file has a warning system for credit lenders should anyone fraudulently try to seek credit in your name.

For further information about Equifax Canada and protecting your identity, please visit www.equifax.ca.

Equifax Canada Co. is Canada's largest credit reporting agency. A credit reporting agency is a company that stores and shares information about how you use credit. To learn more about Equifax Canada you can visit our web site at www.equifax.ca.

You can also visit the Financial Consumer Agency of Canada at www.fcac-acfc.gc.ca to learn more about credit reporting agencies in general.

What is a Credit File Alert Flag?

A Credit File Alert Flag is a narrative description that is placed on your credit file.

This flag alerts credit grantors that the individual's personal identification may have been compromised. Credit grantors will then need to take further precautions to verify the true identity of the person seeking credit.

This may take the form of requiring the credit seeker to apply in person rather than over the phone or web, provide photo ID, or answer additional authentication questions. It is at the discretion of the lending institution's authentication protocol processes as to what steps they will take.

A Credit File Alert Flag stays on your credit file for a period of 6 years and it does **NOT** affect your credit score in any way. You have the option to choose to have it removed at any time within the 6 years by calling Equifax Canada at 1-800-465-7166.

Consent for Credit File Alert Flag – Equifax Canada

I (print name) _____, authorize the Canada Revenue Agency to release the following information: **name, date of birth, current and previous address** to Equifax Canada, to ensure, at no cost, that an alert flag is placed on my credit file. This flag will alert creditors who request credit information from Equifax Canada to ask for additional proof of identity to the person seeking credit. This will help prevent the misuse of my personal information. I understand that this alert flag will be on my credit file for up to six years and will not have a negative impact on my credit rating.

Please provide the following information in block letters:

Last name	First name	Middle name
Date of birth (MM/DD/YYYY)		
Current address		
Previous address		

Signature

Date

Once completed, please send your consent form:

By mail:

Send the completed consent form in the enclosed postage paid reply envelope.

By fax:

613-948-2450