

# WHEN TO PROVIDE YOUR SOCIAL INSURANCE NUMBER (SIN)

You should only provide your SIN when the law requires it. If someone asks you for your SIN, ask questions. Sometimes, you may need to provide your SIN because the law requires it. Other times, you may refuse to provide your SIN if the situation doesn't require it.

## Do provide your SIN...



### when dealing with the government for certain transactions

- You need to provide your SIN to:
  - file your taxes
  - access programs and benefits like employment insurance, student loans and grants, and public pensions



### when you are hired for a job and begin working

- Employers must collect your SIN to report your income to the government for tax and social benefits purposes



### when you open an account that earns income (such as interest and dividends)

- Financial institutions must collect your SIN to report your account and investment income to the government for tax purposes

## Don't provide your SIN...



### when dealing with non-government entities for most transactions

- You don't need to provide your SIN to:
  - rent a property, fill out a rental application, or negotiate a lease
  - sign up for telecommunication services (like phone, internet, or cable services); an exception is Hydro Quebec, which must collect the SIN by provincial law
  - rent a car
  - complete a medical history questionnaire
  - write a last will and testament
  - apply for post-secondary education



### when you apply for a job

- Employers don't need your SIN until they hire you for the job and you begin working and earning income



### when you perform general banking transactions and for financial transactions that don't earn income

- You don't need to provide your SIN to:
  - apply for a credit card
  - apply for or renew a mortgage
  - apply for a loan or line of credit
  - cash a cheque



### when you request a credit report

- You don't need to provide your SIN to get a credit report
- Offer to provide other documents instead of your SIN for identification purposes or for credit purposes

