

# Xanibaada Kaararka Deynta iyo Digniinaha Khiyaannada:

Caawimaad ku aadan Difaaca Aqoonsigaaga

Ma dooneysaa qaabab aad ku difaacdo aqoonsigaaga?  
Halkaan ayaad ka helaysaa labo qaab:



## Xanibaada Kaarka Daynta

- ✓ Inta uu ku jiro xanibaada, ma jiro qof koonto daymeed ku furan kara magacaaga
- ✓ Waa bilaash
- ✓ Qof kasta ayaa heli kara, sabab kasta oo uu u adeegsadaba
- ✓ Wuxuu soconayaa ilaa aad ka qaadayso xanibaada
- ✓ Si aad xanibaad u codsato: La xiriir **dhammaan** laamaha daynta ee saddexda ah
- ✓ Si aad xanibaada u qaado: La xiriir laanta aad doonto oo dayn bixiye u adeegsan karo hubinta dayntaada

## Digniinta Khiyaannada

- ✓ Waxay u sheegaysaa dayn bixiyaasha inay xaqiijiyaan aqoonsigaaga kahor inta aysan dayn cusub ku bixin magacaaga
- ✓ Waa bilaash
- ✓ Waxaa heli kara qof kasta oo aaminsan ama ka shakisan in aqoonsigiisa la xaday
- ✓ Wuxuu soconayaa muddo hal sano ah
- ✓ Si aad xanibaad u codsato: La xiriir **midkood** laamaha daynta ee sadexda ah. Laantaas waa inay u sheegto labada laamood ee kale.

# Sidee ayaan ula xiriirayaa laamaha daynta?

Si aad u codsato xanibaada deynta ama u sameyso digniinta khiyaannada, halkaan ayaad booqanaysaa:



**Equifax**

[Equifax.com/personal/credit-report-services](https://www.equifax.com/personal/credit-report-services)  
800-685-1111

**Experian**

[Experian.com/help](https://www.experian.com/help)  
888-397-3742

**TransUnion**

[TransUnion.com/credit-help](https://www.transunion.com/credit-help)  
888-909-8872

- Ma jiraan qof u adeegsaday xogtaada inuu ku furto ciwaan cusub ama uu wax ku iibsado? Ku soo gudbin warbixinta ciwaanka **IdentityTheft.gov** oo raadi waxa xigga ee aad samaynayso si aad u soo ceshato xogta.



FEDERAL TRADE  
COMMISSION

[ftc.gov/identitytheft](https://ftc.gov/identitytheft)