



IDENTITY CRIME

PROTECT YOUR INFORMATION



WHAT IS IDENTITY CRIME?

Identity Crime involves the unauthorised use of someone's personal information—such as name, tax file number, or credit card details—to commit fraud or other crimes. Criminals use stolen identities to impersonate individuals, leading to financial loss, reputational damage, and even legal complications for the victim.

Example: A criminal uses stolen personal information to open a credit card account in your name, make purchases, and leave you responsible for the debt.

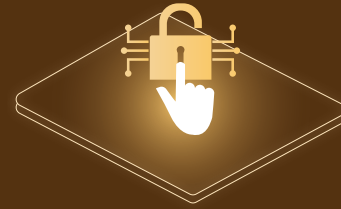


THREATS

Identity Crime poses significant risks, as it can lead to financial damage, privacy violations, and emotional distress. Victims often spend years recovering from the consequences, such as unauthorised transactions, damaged credit, and compromised personal information.

Key Risks:

- Fraudulent purchases or accounts opened in your name can lead to substantial financial costs.
- Identity theft can damage credit scores, impacting the ability to secure loans, credit cards, or housing.
- In some cases, criminals may use a stolen identity to commit other crimes, potentially leading to legal troubles for the victim.
- Identity crime often involves exposing sensitive personal information compromising one's privacy.



TIPS

To protect yourself from identity crime it is important to:

- Avoid taking credit card payments over the phone, if they are stolen, the business is negligent and must refund the client. Most companies have a Pay by Link service which can be sent to customers which has Multi-Factor Authentication.
- Verify all customer bank details either over the phone or in person.
- Create strong, unique passwords, enable Multi-Factor Authentication and use Antivirus.
- Reviewing bank and credit card statements for any suspicious activity, and periodically checking your credit report for unfamiliar accounts or changes.
- Avoiding the sharing of personal details, such as full name, address, or date of birth, on social media and other public sites.
- Secure sensitive documents by storing them in a safe place, and shredding any that contain personal information before disposal.
- Consider a credit ban to prevent new accounts from being opened in your name without permission, providing an extra layer of protection.
- Keep up to date with the latest threats and scams to recognise and avoid common tactics used in identity theft.