

Preventing identity-related fraud

Identity-related fraud is a growing concern in Australia. Today it is possible for someone to obtain a range of identifying documents and/or information through fraud, deception or theft. Completely false documents can also be created using stolen personal information. These documents can then be misused in order to profit at our expense. For example, bank account details, date of birth and tax file numbers can be used to take funds out of bank accounts or fraudulently apply for loans.

This unlawful use of another person's personal information is known as *identity-related fraud*.

There are a number of simple precautions to take in relation to the disclosure, disposal, maintenance, and storage of your personal information in order to reduce the risks of becoming a victim of identity-related fraud.

- **Disclosure:** do not provide personal information and data to anyone unless you have reason to trust them. In particular, verify the identity of anyone claiming to be from your bank or credit card company, or offering you the chance to receive a prize or other valuable item. You could do this by checking their address, asking someone else about them, or telephoning them back – even if they are overseas.

Be careful with the personal information you convey in public. When disclosing your personal information on the phone or entering a PIN into an ATM or EFTPOS terminal, make sure that no one is watching or listening to you.

- **Disposal:** do not deposit ATM, debit and credit card receipts in public places. Take the receipts with you and destroy or shred them carefully. Carefully destroy or shred expired documents such as driving licences, passports, credit cards and old financial records such as tax returns and bank statements. If you wish to retain them then keep them under lock and key.
- **Maintenance:** maintain careful records of your banking and financial accounts to ensure that they do not include any transactions you did not make. Keep track of when you are to receive your financial statements, replacement cards and utility bills, to ensure that they arrive and are accurate.
- **Storage:** store your valuable official documents (such as passports and birth certificates) as well as financial and accounting records in a secure place. Do not carry official identification documents, such as your passport or birth certificate, unless you need them.

Use a locked mailbox. Never leave a credit card or cheque in your mailbox. If you leave town, have your mail held at your local post office or ask a person you trust to pick up your mail on a daily basis. Do not leave documents such as car registration papers or expired drivers licences in the glove box of your car or lying around your home. Do not carry your tax file number, PIN or passwords in your purse or wallet.

Further reading:

Smith, R. 1999, "Identity-related Economic Crime: Risks and Countermeasures", *Trends & Issues in Crime and Criminal Justice* No. 129, Australian Institute of Criminology.

