

IDENTITY FRAUD

This Advice was given by a corporate attorney to the company's employees.

1. Next time that you order cheques, have only your initials (instead of your first name) and surname put on them. If someone has your cheque book, they will not know if you sign your cheques with just your first name, your first name or all your names.
2. Do not sign the back of your credit cards; instead put "Photo ID Required".
3. When you are making online payments on your credit/debit card accounts, DO NOT put the complete account number on the "For" line. Just put the last 4 digits. The card company knows the rest of the number, and anyone who might be handling your payment as it passes through the processing channels, won't have access to it.
4. When possible, give out your work telephone number or mobile number instead of your home number.
5. If you have a PO Box, use that instead of your home address. If you do not have a PO Box (quite inexpensive), use your work address.
6. Always check your monthly statement to make sure there are no withdrawals, purchases or charges that you don't know about.
7. Destroy personal information before disposal by shredding documents that contains your personal details.
8. Avoid giving personal information out over the telephone, by mail or the Internet; and limit the amount of credit you have in your accounts
9. Create a free Yahoo or Hotmail address to give to everyone except your trusted family and friends. If it is "attacked", you can abandon it and create another ... and another.
10. Place the contents of your wallet on a photocopy machine. Copy both sides of each licence, credit card etc. If you lose your wallet, you will know what you had in your wallet, all the relevant numbers and the telephone numbers to use to cancel them. Keep the photo copy in a safe place (other than your wallet!). Carry a copy of your passport when travelling.
11. To take the well-known advice to cancel all cards immediately, you need the toll free numbers and your card numbers handy. Keep them separate from your wallet.
12. If you have anything stolen, file a police report immediately in the jurisdiction where there were stolen. This helps to prove the theft to credit providers and will be the first step towards an investigation (if there is one). It is also necessary for your travel or home insurers.
13. Call the three national credit reporting organisations immediately to place a fraud alert on your name and Social Security number. The alert means that any company that checks your credit knows that your information was stolen, and they have to contact you by telephone to authorise new credit.
14. Useful Numbers (correct time of issuing) Please add to this List:

Visa Card Australia 1800 621 199	ANZ Freecall 1800 033 844
Visa Card International 1800 450 346	Citibank 132 484
MasterCard Australia (02) 9466 3700	Commonwealth 132 221
MasterCard International 1800 120 113	CUSCAL – MyCard 1300 135 538
Bankcard Australia (02) 9281 6633	Members Equity 1300 654 998
Medicare 132 011	National 132 265
Centrelink Fraud 137 230	St George 1800 028 208
Passport 131 232	Qld Office of Fair Trading (07) 3246 1560
Crime Stoppers on 1800 333 000	Qld Seniors Card 13 13 04
	Westpac 1800 230 144
	Woolworths Ezy Banking 137 188