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Signs of identity theft and what to

If your personal information falls into the wrong hands, it can be used to steal your identity. If you think your identity has been stolen, report it to your bank and change your passwords.

If you've been affected by the recent Optus data breach, the Office of the Australian Information Commissioner has information on how to respond to a data breach.

It is important to:

- report the breach to your bank
- consider changing your passwords
- be on the lookout for suspicious emails, phone calls, texts, or messages through social media
- keep close watch on your bank account for any unauthorised transactions
- check your credit report to ensure no unauthorised loans or applications

Signs of identity theft

<u>If your identity has been stolen, you may not realise for some time. These are some signs to look out for:</u>

- Unusual bills or charges that you do not recognise appear on your bank statement.
- Mail that you are expecting doesn't arrive.
- You get calls or texts about products and services you have never used.
- Strange emails appear in your inbox.
- A sudden increase in suspicious phone calls, texts, or messages through social platforms.

Act fast if your identity is stolen

What to do if you think your identity has been stolen.

Contact your bank

Contact your bank so they can block the account. This will stop a scammer from accessing your money. You may also need to cancel any credit or debit cards linked to your accounts.

Change your passwords

If someone has stolen your identity, they may know your passwords. Change your passwords straight away. Think about all your online accounts, including social media and other bank accounts.

Report the fraud

Report it to your local police department. Ask for the police report number so you can give it to your bank.

Report it to the relevant websites

If you think someone has hacked into your online accounts, report it to the relevant websites.

Alert family and friends

If someone has taken over your social media accounts or your email address, alert your family and friends. Tell them to block the account.

Report it to the ACCC

The ACCC's Scamwatch collects data about scams in Australia. Your report helps Scamwatch create scam alerts to warn the community.

Contact IDCARE

IDCARE is a free service that will collaborate with you to develop a plan to limit the damage of identity theft.

Protect yourself from identify fraud

Simple steps you can take to avoid identity theft.

Use strong passwords

Make sure your passwords are long and contain a mix of numbers, symbols, capital letters and lowercase letters. Strong passwords make it harder for people to hack into your accounts. The Australian Cyber Security Centre has some useful tips to protect your information online.

Shred your documents

Letters from your bank, super fund and employer can all contain personal details scammers can use to steal your identity. Shred these kinds of letters before you throw them out.

Use public computers with caution

If you use a public computer, for example, at a library, make sure you clear your internet history and log out of your accounts.

Be careful on social media

Be aware of what you post on social media, particularly if your profile is public. Scammers can find out where you live, work, and visit through your posts.

Use security software on your computer

Use virus protection software to help stop hackers from accessing your information. This software can help protect you if you click on a suspicious link or visit a fake website.

Monitor your bank transactions

Check your bank statements and online accounts regularly for unusual transactions. If you spot something unusual, check it with your bank and find out if you need to act.

Request a copy of your credit report

Check your credit report for any unusual or incorrect debts, loans, or credit applications. If you suspect fraud, you can request a temporary ban. Find out how to get a free copy of your credit report.

Secure your mail

Put a lock on your street mailbox so that people cannot steal your mail.