

IDENTITY THEFT

What it is and what you can do about it?

Progress can be costly. And while recent developments in telecommunication and computer processing make it easier for companies and consumers to reach each other, they also scatter your personal information more widely, making life easier for criminals.

Every year, thousands of people are victims of identity theft, made easier by the rapid pace of development.

Identity theft is the unauthorized collection and use of your personal information, usually for criminal purposes. Such information as your name, date of birth, address, credit card, National Insurance Number and other personal identification numbers can be used to open credit card and bank accounts, redirect mail, establish cellular phone service, rent vehicles, equipment, or accommodation and even secure employment.

If this happens you could be left with the bills, charges, bad cheques and an excruciating headache.

How to fight Identity Theft?

- Minimize the risk. Be careful about sharing personal information or letting it circulate freely.
- When you are asked to provide personal information, ask how it will be used, why it is needed, who will be sharing it and how it will be safeguarded.
- Give out no more than the minimum, and carry the least possible with you.
- Be particularly careful about your National Insurance Number, it is an important key to your identity.
- Don't give your credit card number on the telephone, by electronic mail, or to a voice mailbox, unless you know the person with whom you're communicating or you initiate the communication yourself, and you know that the communication channel is secure.
- Take advantage of technologies that enhance your security and privacy when you use the Internet, such as digital signatures, data encryption, and "anonymizing" services.
- Pay attention to your billing cycle. If credit card or utility bills fail to arrive, contact the companies to ensure that they have not been illicitly redirected.
- Notify creditors immediately if your identification or credit cards are lost or stolen.
- Ask that your accounts require passwords before any inquiries or changes can be made, whenever possible.
- Choose difficult passwords - not your mother's maiden name. Memorize them, change them often. Don't write them down and leave them in your wallet, or some equally obvious place.
- Key in personal identification numbers privately when you use direct purchase terminals, bank machines, or telephones.
- Find out if your cardholder agreement offers protection from credit card fraud; you may be able to avoid taking on the identity thief's debts.
- Be careful what you throw out. Burn or shred personal information such as statements, credit card offers, receipts, insurance forms, etc. Insist that businesses you deal with do the same.

Are you a victim of identity theft?

- Report the crime to the police immediately. Ask for a copy of the police report so that you can provide proof of the theft to the organizations that you will have to contact later.
- Take steps to undo the damage.
- Document the steps you take and the expenses you incur to clear your name and re-establish your credit.

- Cancel your credit cards and get new ones issued. Ask the creditors about accounts tampered with or opened fraudulently in your name.
- Close your bank accounts and open new ones. Insist on "password only" access to them.
- Get new bank machine (ATM) and telephone calling cards, with new passwords or personal identification numbers.
- In the case of passport theft, advise the Passport Office.
- Advise your telephone, cable, and utilities that someone using your name could try to open new accounts fraudulently.
- Get a new driver's license.

If you suspect that someone has been using your NIB number to get a job, or that your ID information has been compromised in some other way, be sure to follow up and get to the bottom of the problem to find out what is really going on.

Putting everything in perspective, you almost need a new life if you become a victim of identity theft.

So guard your identity to the utmost to avoid the potential problems which can be avoided by being very careful about your personal information.

(The above was compiled/amended from previously written articles by various privacy agencies).