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Staying safe from Identity Theft

Your identity is the key to your personal freedom. Driving a car, enjoying an overseas holiday and applying for a loan all depend on you being able to prove that you are who you say you are. If someone has a copy of your driver's license, passport or other personal identification documents, you may have a hard time convincing organisations such as debt collectors that you're a victim of identity theft. For some victims, this can persist for years.

Your imposter could apply for credit, spend large sums of money and never make a repayment on the loan 'you've' supposedly taken out (without your knowledge). In extreme circumstances, they could commit a major crime using your name. It's important to keep your identity protected with a few basic actions.

Here are some ways to reduce the risk of your identity being stolen online:

- **Social media**. Keep the personal information you provide on social media private, ensuring that your privacy stays intact while being 'social' online. You should regularly check the security and privacy settings of your social media account. Learn more on Using social media-protect your information online - NAB.
- **Protect your computer.** Using out of date software and operating systems can leave your devices vulnerable. Ensure you always have the latest anti-virus software and security patches installed. Turn on automatic updates so you never miss the latest software updates
- **Suspicious emails or text messages.** If you receive a suspicious email or text message, never click on a link within that message. Report the message and then delete it. It's important to stay vigilant against spam and phishing messages.
- **Secure WiFi networks**. Avoid using public WiFi networks unless you are using a VPN (Virtual Private Network). If a free public WiFi network is not secured, it may be a prime target for cyber criminals. Remember free doesn't always mean secure.
- **Credit Rating.** Order a free copy of your credit report from an official credit reporting agency to check your credit history. This will highlight any suspicious activity that might be linked to your identity.
- **Documents containing personal information.** If you stop receiving expected communications, it could mean it's being stolen from your letterbox. If you can secure your letterbox, do so, and if you suspect your mail is being stolen, report it to the police immediately. It's best to shred or destroy any documents containing personal information if you are throwing them out – consider placing them in separate bins to stop criminals obtaining your full details.
- **Regularly review your banking.** Check your banking and financial statements for any unusual activity. Call your bank or financial institution immediately if you suspect someone is accessing your money fraudulently.

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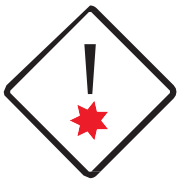
Stop, Check, Protect

to minimise your chance of being scammed



Stop before you act

If you receive a suspicious message or call, **stop** to consider, could this be a scam?

Check before you share

Check with the person or organisation directly to verify if the request was legitimate.

Protect if you suspect

Acting quickly if something doesn't feel right goes a long way in helping to **protect** your money and information, so if you think you've been scammed or your banking details have been compromised, call us on **13 22 65** and ask for our Fraud team.

Find out more

Visit **nab.com.au/security**

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