

PREVENTING

IDENTITY FRAUD

DO

- Keep all personal documents in a secure place.
- Completely destroy any rubbish that a fraudster could use.
- Make sure your bank and credit card statements arrive when due.
- Check statements carefully against your receipts and inform your bank of any unrecognised transactions.
- Arrange to redirect your mail when you move house.
- Tell your bank and all other organisations when you move house.
- Ensure you have a secure, lockable letterbox.
- Arrange for your mail to be collected or held at New Zealand Post if you are going away on holiday.
- Conduct business with professional and well-established businesses.

DO NOT

- Disclose your PIN or account passwords.
- Share your personal details unless you know with whom you are dealing.
- Respond to emails or telephone calls requesting personal details or financial information.
- Be tricked into telling anyone your personal details, eg: date of birth.

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MEMBER BANKS

ANZ National Bank Limited, *operating as:*
- ANZ Bank
- The National Bank of New Zealand

ASB Bank Limited

Bank of New Zealand

Citibank NA

The Hongkong and Shanghai Banking Corporation Limited

Kiwibank Limited

St. George Bank New Zealand Limited, *trading as* Superbank

TSB Bank Limited

Westpac Banking Corporation

Copies of this pamphlet can also be obtained online at: www.nzba.org.nz



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IDENTITY FRAUD

GUIDELINES FOR BANK CUSTOMERS

INTRODUCTION

Being able to prove your identity is an integral part of modern life. There is a growing range of crimes that involve the use of either stolen or fictitious identities. This pamphlet explains what you can do to help prevent someone from misappropriating your identity and using it for criminal activity, and also provides advice on what help you can get if you think you may be a victim of identity theft.

IDENTITY THEFT is the misappropriation of the identity of another person without their knowledge or consent. A fraudster might obtain access to your personal information or steal your documents of identification, such as a drivers licence, passport, credit or debit cards, in order to commit identity fraud.

IDENTITY FRAUD can be described as the use of a stolen identity in criminal activity to obtain goods, services or finance by deception.

PREVENTING IDENTITY FRAUD

DEALING WITH THE BANK

Banks will ask for proof of identification when opening accounts or for other financial transactions. This is to ensure banks know with whom they are dealing and for your own protection. Although most identity fraud is prevented, fraudulent applications are sometimes accepted. This is because fraudsters often use sophisticated methods to trick lenders and other parties into believing their applications are genuine. Identity fraud often involves innocent people and this leaflet explains what help is available to sort things out quickly.

ALWAYS BE CAREFUL

You should never give your personal details to people calling from companies you have never dealt with before. They could be trying to get your identity details or existing finance information (such as account or credit card numbers) in order to commit a fraud. If someone calls from the bank, a local shop or a national organisation and asks for personal details, you should always check the identity of these people by offering to call them back to confirm that they are from the organisation they claim to represent. You should check the organisation details through Directory Assistance Services. For example, a bank or the Police will not ask for your PIN or personal authentication details.

DOCUMENTATION

Either securely store or completely destroy any credit card, bank statements, chequebook stubs, utility bills (electricity or telephone accounts) or other documentation that someone could use as identification. Take care with anything that gives away any of your personal details. You can purchase an inexpensive document shredder from a stationery or office supply store to securely dispose of unwanted material.

PINS AND PASSWORDS

When setting a PIN or a password, avoid using obvious passwords such as telephone numbers, birth dates or your mother's maiden name. Instead, use PINs and passwords that will be difficult for someone else to guess.

PERSONAL INFORMATION

Do not be tricked into telling anyone details that could help them get access to your accounts and never respond to emails or telephone calls asking for personal or financial information. Be especially careful when sending personal information over the Internet.

MAIL

Fraudsters have been known to steal or redirect a person's mail and then make applications in their name. If you suspect this, or mail suddenly stops arriving, contact your local New Zealand Post office to check that it is not being redirected. If you have changed your address, arrange for your mail to be redirected to your new address – contact your local New Zealand Post office for an application form. Ensure that you have a secure lockable letterbox and if you are going away on holiday either arrange for your mail to be collected or held at New Zealand Post.

ACT QUICKLY

If any of your debit, credit, charge cards or your chequebook are lost or stolen, report this immediately to the issuer. If you suspect identity fraud, tell the organisation that issued the missing item as well as the Police as quickly as possible. This applies to all forms of identification, should you have reason to believe they may be misused. If a company contacts you about a debt you know nothing about, get back in touch with them straight away. Do not ignore it as a possible error. If someone has used your name to get goods or services, a crime has been committed and you should report this to the Police immediately.

