

Identity theft

Anyone can talk to a lawyer for free at Tasmania Legal Aid.

To get free legal information call 1300 366 611, drop into an office (no appointment necessary) or use the Legal Talk chat function on our website. We are open Monday to Friday, 9am to 5pm.

A lawyer can listen to your story and help identify the next steps you can take.

Identity theft is a type of crime that occurs when a person gets access to your personal information and uses it to steal money or for another illegal purpose.

What can happen if my identity is stolen?

A cybercriminal can use your stolen identity information for many things, including to:

- apply for a bank card in your name
- obtain a loan in your name
- apply for benefits (e.g. Centrelink) in your name
- apply for a drivers licence in your name
- register a vehicle in your name
- apply for a passport in your name
- apply for a contract (e.g. a mobile phone contract) in your name
- use your credit/debit card details to make purchases.

How do I know my identity has been stolen?

The common signs of identity theft are:

- lost or stolen personal identity information (e.g. passport, ID card)
- missing or unreceived mail or letters
- unusual bank transactions
- bills for things you didn't order.

What should I do if my identity has been stolen?

If your identity is stolen, you should do these things.

- Immediately change passwords to any online payment accounts.
- Contact your bank or credit card provider and inform them of the identity theft. Cancel any cards if needed.
- Contact the agency or organisation which provides your identification documents and inform them of the identify theft.
- Report the matter to the police.
- Consider applying for a victim's certificate. This will substantiate your claim on being a victim of identity theft and help you with any difficulties suffered as a result of the identity theft.

Who can I speak to if my identity is stolen?

If your identity is stolen, you can contact [SCAMWatch](#) – a website run by the Australian Competition and Consumer Commission (ACCC). You can report identity theft on their website. Note that the ACCC is unable to help you recover money lost to a scam or assist in tracking

down a scammer.

You can make a report to [ReportCyber](#) if you have had information or money stolen via a scam. This information may be sent to the police. Note that you should report a physical crime (stolen credit card, computer, etc) to the police.

What are some things I can do to reduce the risk of having my identity stolen?

You can reduce the risk of having your identity stolen by doing these things.

- Be cautious about suspicious links or calls or requests for information or other emails requesting for your personal information.
- Always call and check with the relevant organisation if you are unsure if a link or message requesting your personal information is legitimate.
- For more information about scams, visit [SCAMWatch](#).
- Regularly check your bank account and credit card statements.
- Ensure your mailbox is secured.
- Use the most secure privacy settings on social networking sites and be cautious about sharing too much personal information.
- Don't store credit card or any financial information on online merchant sites.

This is written for people who live in or who are affected by the laws of Tasmania, Australia. The law changes all the time – this information is not legal advice. If you have a legal problem, you should talk to a lawyer before making a decision about what to do.