What to do if your identity has been stolen



If you become a victim of identity theft, here's what you need to do.



FILE A REPORT WITH ID CARE

<u>IDCARE</u> is Australia and New Zealand's national identity & cyber support service. They can help you respond to data breaches, scams, identity theft, and cyber security concerns.

CONTACT YOUR BANK OR LENDER

They can put an immediate block on your account to stop any further fraudulent activity. You may also need to review any linked accounts and automatic payments attached to the account.

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STEP #2



CHANGE YOUR PASSWORDS

If someone has stolen your identity they may also know your passwords. Change your passwords as soon as you can across key accounts such as bank accounts, emails, and social media.

FREEZE YOUR CREDIT REPORT

Request a <u>ban be placed on your credit</u> <u>report</u>. While the ban is in place, lenders cannot view your credit report without specific written permission and are therefore prevented from issuing credit.



STEP **#4**

STEP



REVIEW YOUR CREDIT REPORT

When you freeze your credit report, you'll also get access to one free credit report. This is a chance to review each section of your report for any other signs of identity theft that you may not yet be aware of.

ALERT YOUR PROVIDERS

If you've identified that one or more of your accounts have been compromised, contact the provider immediately. They can take steps to recover and protect your account.



Strengthen your defence against another attack

The truth is, once you've become a victim of identity theft, it doesn't mean you won't be targeted again. See what steps you can take now to get proactive and get protected.

- Create strong passwords
- Use two-factor authentication
- Update your software
- Regularly monitor your accounts
- Subscribe to identity theft protection





See how you can proactively protect your identity at equifax.com.au



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