

8 tips to protect your identity against a data breach

EQUIFAX®

Take back control with our top tips to reduce the risk of becoming a victim.

1 Change your passwords

Changing your passwords is one of your best defences against identity theft. Especially if you've used the same password for years or across multiple accounts. Create strong passwords that are long, hard to guess, and unique to each account.



Change and keep track of all your passwords with a password manager such as LastPass, Dashlane, or Keeper, or alternatively, use a passphrase.



2 Use two-factor authentication

Create an added layer of protection by using 2FA where possible. This means you'll need a second piece of information, such as a one-time pin, to get into your account. So even if someone were to find your password and pass the first step, they'd need additional information to get access.



Find the security option in your website or app settings, then follow the instructions to turn on 2FA.

3 Watch out for scams

You're at a higher risk of being targeted by opportunistic scammers after a data breach, so it's important to be on the lookout. Scammers can target you via phishing emails, SMS texts, calls, social media messages, and website pop-ups. Take the time to do added research to verify the sender if you're in any way unsure.



Avoid clicking on links, opening attachments, giving access to your computer or providing confidential information online unless you know the sender and are sure the request is legitimate. Contact the person or company directly to verify the communication is official.



4 Update your software

Updating your software isn't just about getting the latest version or feature – it's also about improving security. Companies regularly release updates designed to fix or enhance security flaws. Falling behind on updates can leave devices more vulnerable to attacks.



Check that all your devices, apps, and software use the most up-to-date versions. Set up automatic alerts for when your software update is due.

5 Check your FREE credit report

If you believe you've been a victim of identity theft you should first obtain a copy of your free credit report from Equifax, and look for unauthorised applications for credit. It is advisable to check your credit report regularly. You can order a credit report for free, if you've been refused credit or every three months through Equifax.



You could also place a ban on your credit report. During this ban, your credit report cannot be disclosed or have any information added to it and comes with a 21-day ban unless an extension is granted.



6 Monitor your accounts

If your personal information has been compromised, it's impossible to tell when or how it might be used. Monitoring your accounts regularly for any unusual activity or transactions can help you catch any potential fraudulent activity early and reduce the potential damage and risk of identity theft.



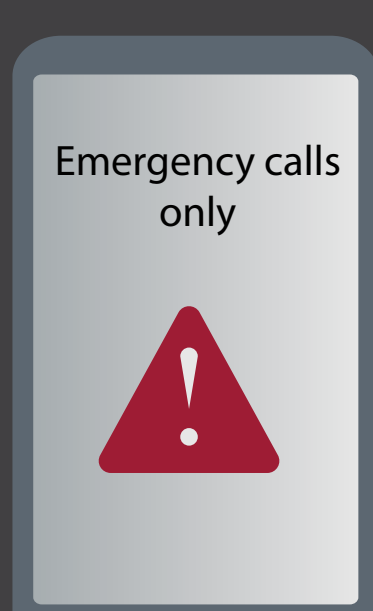
Schedule regular checks of your accounts, including bank accounts, credits cards, email, and utilities.

7 Be alert to warning signs

If you receive messages that your password has changed, this can be an early sign of compromise. Avoid clicking on any links in the message and try logging on by typing the URL directly into your browser. The unexpected loss of mobile phone service with your phone showing 'Emergency Calls Only' or 'SOS Only' is another early warning sign. Contact your provider from another phone to check your account hasn't been accessed.



Spotted early signs of identity theft? Act fast and contact your provider immediately.



8 Consider identity protection

Identity protection services can help monitor and identify whether your personal information is traded on the dark web. By receiving notifications when your information is found, you can take fast action before your data is used.



Pick up early signs of identity theft with our identity monitoring services.

Are you ready to take control and manage your risk?

Equifax has a range of services to help you monitor and protect your credit profile and identity.

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