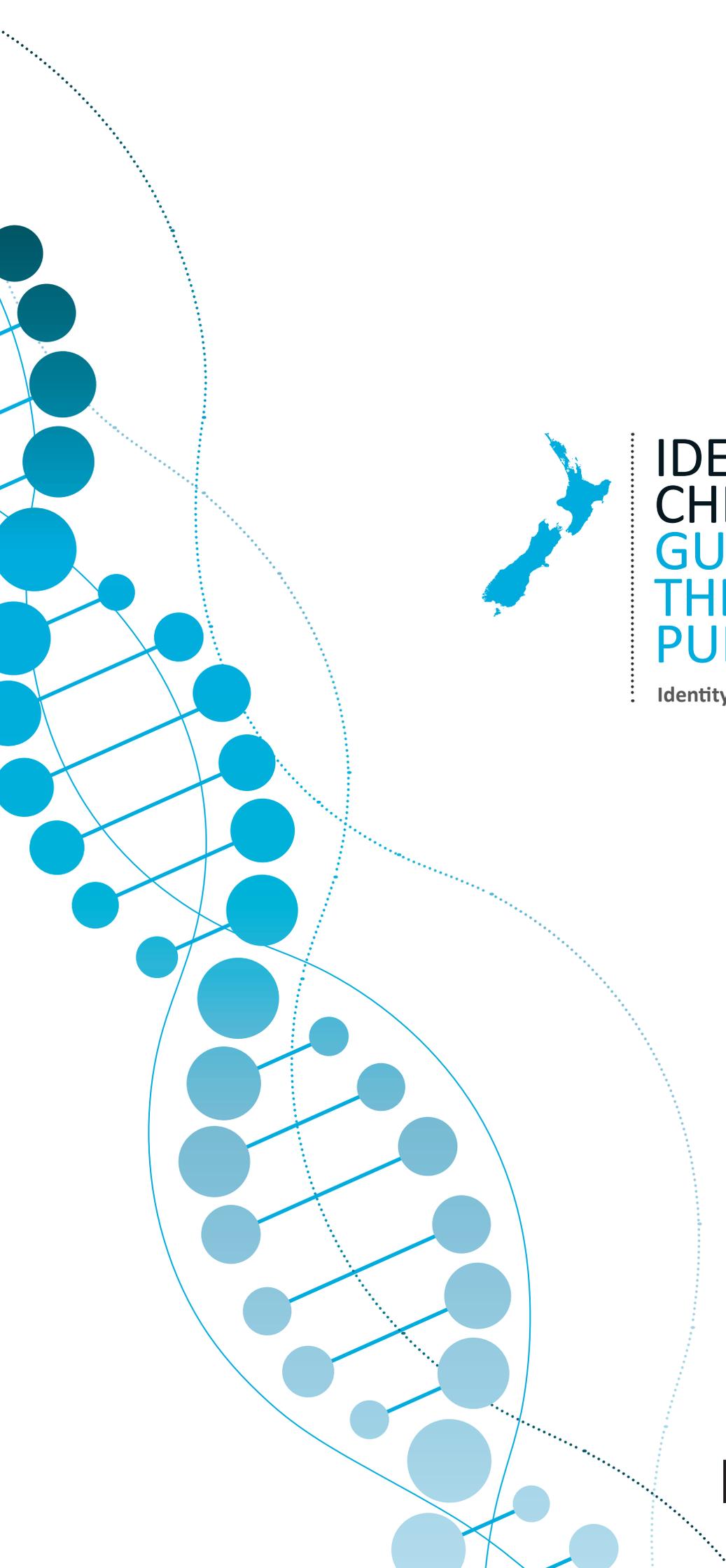




# IDENTITY THEFT CHECKLIST GUIDANCE FOR THE GENERAL PUBLIC

Identity Assurance Framework





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# 1.0

## INTRODUCTION

### What is your identity? Who are you?

Your identity is made up of facts about yourself. This can include your name, life-event information like your date and place of birth, physiological attributes (e.g. your height and eye colour), and unique information used by a specific agency or organisation (e.g. customer number, passport number).

Identity information is all the facts you have given to government agencies, and organisations, as well as the information you create about yourself (e.g. information shared on social networking websites). It is fact-based information that may or may not change over time. Identity information is often something we take for granted but is the information that enables us to do many day-to-day activities. Without identity information, you would not be able to open a bank account or get a driver licence or a passport.

Identity theft occurs when someone uses your identity information. Often, it is not until someone causes damage to your identity that you become aware that the theft has occurred. With your identity information, a fraudster can commit a number of different crimes including taking out loans or accumulating speeding tickets in your name. Identity theft can damage your personal and financial reputation.

To help combat identity crime, the Government is improving systems and processes that involve identity data. Agencies will also intervene in cases of identity theft when they have the legal power to do so.

Identity theft can seem minor, such as borrowing someone's ID to gain access to services you may not be otherwise entitled to (e.g. the purchase of alcohol at licensed and unlicensed premises), but it can escalate into more serious crimes (e.g. gaining access to money from financial institutions). There are serious consequences for committing identity crime. Individuals found guilty of fraud in New Zealand face large fines, and may find themselves behind bars.

Agencies are actively working to help you protect your identity, but you need to do your part. The Government's current focus is on prevention of identity crime by raising people's awareness of the issue and providing advice about how to reduce the chance of becoming a victim. This document includes information on what you can do to protect yourself from identity theft, and also information on what to do should it happen to you. There are also some real-life examples of how identity theft has affected individuals.

# 2.0

## CASE STUDIES

### **While she was away**

Jane Campbell\* is changing her name to escape her identity theft problems. After a brief holiday in 2007, she had no mail waiting for her on her return. Thinking there was a problem with a post office redirection, she ignored it. But four weeks later, \$31,000 had disappeared from her account after fraudsters stole her mail and created fake IDs using her full name and date of birth.

In 2009, fraudsters struck again. It is unknown if it was the same set of fraudsters, or if her details had been sold on.

### **What could be done to stop it?**

An alert can be placed on your credit file; if someone tries to take out a loan in your name, the bank will receive the alert when they do a credit check.

### **Convicted of someone else's crime**

In 2008, 18-year-old John Smith\* appeared in the Gore District Court and was convicted of drink driving. However, the real John Smith was actually living in Papakura at the time, and was not in Gore when the offence occurred. The real John Smith was left to deal with Police, get affidavits to prove that he was in Auckland at the time of the offence and could not have committed the crime. As traffic offences do not always result in an arrest, fingerprinting did not take place, so proving identity was more difficult.

### **How did this happen?**

The real John Smith suspects that he shared his full name and date of birth with an individual he had met on a trip to Southland, and they used his details.

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\* Name was changed for privacy reasons.

# 3.0

## METHODS FOR COMMITTING IDENTITY THEFT

### TRADITIONAL WAYS TO ACCESS PERSONAL INFORMATION FOR IDENTITY THEFT

**Dumpster diving:** fraudsters go through bins to collect 'trash' or discarded items to obtain copies of individuals' cheques, credit card or bank statements, or other records that contain their personal information.

**Pretexting:** criminals contact a financial institution or telephone company, impersonating a legitimate customer, and request account information. In other cases, the pretext is accomplished by an insider at the financial institution, or by fraudulently opening an online account in a customer's name.

**Shoulder surfing:** looking over someone's shoulder or from a nearby location as the victim enters a PIN at an ATM or EFTPOS machine, or enters a password online.

**Skimming:** capturing personal data from the magnetic stripes on the back of credit or debit cards. The data is transmitted to another location where it is re-encoded onto fraudulent credit cards.

**Business record theft:** someone steals data from a business or bribes insiders to obtain the information from the business or organisation.

### ONLINE METHODS FOR STEALING PERSONAL INFORMATION

**Malware:** a software code or programme inserted into an information system in order to cause harm to that system, or to other systems or to subvert them for use other than that intended by their own users. Viruses, worms, trojan horses, backdoors, keystroke loggers, screen scrapers, rootkits, and spyware are all different kinds of malware.

**Spam:** unsolicited, unwanted or harmful electronic messages are increasingly being used as a method for delivering malware and criminal phishing scams.

**Phishing:** obtaining unsuspecting Internet users' personal identifying information through emails and mirror-websites that look like legitimate businesses, such as financial institutions or government agencies. Typically, a phishing attack is composed of the following steps:

- the phisher sends its potential victim an email that appears to be from an existing company. The email uses the colours, graphics, logos and wording of the company;
- the potential victim reads the email and provides the phisher with personal information by either responding to the email or clicking on a link and providing the information via a form on a website that appears to be from the company; and
- through this, the victim's personal information is directly transmitted to the scammer.

**Hacking:** exploiting vulnerabilities in electronic systems or computer software to steal personal data.

# 4.0

## HOW TO PREVENT IDENTITY THEFT

Identity theft is more likely to occur if you make it easy for someone to take and use your identity information. There are a number of things you can do to protect your identity information:

- Be careful with your identity information, how much you give out and who you share it with.
- If someone asks for your identity information, ask why the organisation or individual needs it, and what they intend to do with it.
- Do not write down PIN numbers or passwords. Netsafe ([www.netsafe.org.nz](http://www.netsafe.org.nz)) provide tips about managing passwords. Your bank should be able to provide some information about choosing and managing your Personal Identification Numbers (PIN).
- Keep key documents that are used to establish your identity (e.g. birth certificate and passport) in a safe and secure place.
- Make sure you properly dispose (shred or burn) of bank statements, electricity bills and any piece of correspondence with your name and address on it. These documents should never be put in public or recycling bins. Consider getting your statements provided online – it is good for you and the environment too.
- Be cautious, identity crime does not always result from information that is stolen; people often give it away by publishing it in public places (e.g. date of birth posted on a social networking website).
- If you use Internet banking, do not log on from a shared or public computer, such as an Internet café, to make any sensitive transactions.
- Remove all personal information from computers before you dispose of them.
- Be suspicious of any unexpected events (e.g. letters from creditors, bank transactions you can not remember making) that could be the result of identity crime.
- If you move, ensure all your mail forwarded to your new address.
- If you believe you are the victim of an identity crime, contact the Police.
- Keep an eye out for the igovt logo on government websites. igovt is a secure government logon service, which can be used on multiple websites.



# 5.0

## WHAT TO DO IF YOU ARE A VICTIM

LOST OR STOLEN DOCUMENTS	
WHAT HAS HAPPENED AND WHAT COULD HAPPEN:	WHAT YOU NEED TO DO:
<p><b>Your EFTPOS card, credit card or cheque book have been lost or stolen</b></p> <p><b>What could happen:</b> A thief could make fraudulent transactions from your accounts, and you could be liable for the money.</p>	<p>It is important to contact your bank immediately if your cards or cheque book are lost or stolen. If you fail to notify the bank immediately, they may not be able to reimburse you for any losses that may occur.</p> <p>Once reported lost, your cards are likely to be cancelled, and reissued to you.</p> <p><b>Contact:</b> Your bank, Police</p> <p><b>Further information:</b> <a href="#">Scamwatch - Bank Details</a></p>
<p><b>You have lost your New Zealand Passport or believe it is being misused</b></p> <p><b>What could happen:</b> A thief could apply for false documents in your name, travel on your Passport or sell it to a criminal organisation.</p>	<p>Go to your nearest police station and report the passport as lost/stolen, you should obtain a copy of the police report for applying for a new passport. You also need to report this to your nearest Department of Internal Affairs Office so that the Passport can be cancelled (New Zealand, Sydney or London).</p> <p>To apply for a new passport:</p> <ul style="list-style-type: none"><li>• Obtain a Passport application form (<a href="#">available online</a>).</li><li>• Complete the declaration or loss or theft page.</li><li>• Post this application in with any required documents and the appropriate fee.</li></ul> <p>If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.</p> <p><b>Contact:</b> Department of Internal Affairs, Police</p> <p><b>Further information:</b> <a href="#">Safe Travel</a> and <a href="#">Passports</a></p>

## LOST OR STOLEN DOCUMENTS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### You suspect someone has obtained a New Zealand Passport in your name

##### What could happen:

A thief could be using your name to commit other crimes, such as travelling illegally or obtaining loans in your name.

### WHAT YOU NEED TO DO:

Contact the Department of Internal Affairs with your details and suspicions.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Department of Internal Affairs, Police

**Further information:** [Department of Internal Affairs - Passport Contact Details](#)

#### You have lost your non-New Zealand Passport or believe it is being misused

##### What could happen:

A thief could be using your name to commit international crime, to obtain false documents or work illegally in New Zealand.

Go to your nearest police station and report the passport as lost/stolen.

You should then alert Immigration New Zealand if your passport included a valid Immigration New Zealand visa. You will most likely need to include a copy of the police report when you apply for a new passport either from your nearest diplomatic mission or passport issuance location.

**Contact:** Police, your nearest diplomatic mission and Immigration New Zealand

**Further information:** [New Zealand Police Identity Theft Information](#)

#### You suspect someone has obtained a non-New Zealand Passport in your name

##### What could happen:

A thief could be using your name to commit other crimes such as travel illegally or obtain loans in your name.

Contact the nearest embassy or Passport office for the country concerned. You will need to provide your personal and contact details as well as details of your suspicions.

**Contact:** Your nearest diplomatic mission

**Further information:** [Scamwatch - Scams, Ministry of Foreign Affairs and Trade – Diplomatic Missions in New Zealand](#)

## LOST OR STOLEN DOCUMENTS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### Your New Zealand Driver Licence has been lost or stolen

##### What could happen:

A thief could be using your licence to take out loans in your name, to drive when they are not entitled to or to obtain other false documentation.

### WHAT YOU NEED TO DO:

Go to your nearest police station and report the licence as lost/stolen.

You should replace your driver licence as soon as possible. The issuing of a replacement licence will automatically cancel your previous licence.

To replace your lost licence:

- Visit any New Zealand Transport Agency (NZTA) driver licensing agent.
- Present evidence of your identity and address.
- Submit a completed application ([form DL2](#)).
- Pay the replacement licence fee.

Your replacement licence will have the same expiry date as your previous licence. Alternatively, you can apply to renew your licence for up to 10 years.

If you can not get to a driver licensing agent to replace (or renew) your driver licence, you should contact NZTA to have your driver licence card cancelled.

Contact the NZTA:

**Email:** [info@nzta.govt.nz](mailto:info@nzta.govt.nz)

**Phone:** 0800 822 422

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** NZTA, Police

**Further information:** [NZTA Stolen/Lost Licences](#)

## LOST OR STOLEN DOCUMENTS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### You suspect someone has obtained a New Zealand driver licence in your name

##### What could happen:

A thief could be using your licence to take out loans in your name, to drive when they are not entitled to or to obtain other false documentation.

### WHAT YOU NEED TO DO:

Contact the NZTA:

**Email:** [info@nzta.govt.nz](mailto:info@nzta.govt.nz)

**Phone:** 0800 822 422

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** NZTA, Police

**Further information:** [NZTA Contact Us](#)

#### You think your New Zealand Immigration visa or permit is being misused

##### What could happen:

Someone who is not entitled to be in New Zealand could be obtaining benefits in your name.

Contact Immigration New Zealand with your personal and contact details and suspicions.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Immigration New Zealand, Police

**Further information:** [Immigration New Zealand](#)

#### You suspect someone has used your details to commit immigration fraud

##### What could happen:

Someone could be using your details to avoid deportation or gain a different tier of residency. This may impact on your ability to live in New Zealand.

Contact Immigration New Zealand with your personal and contact details and suspicions. You may be referred to report the suspicions to the Police.

**Contact:** Immigration New Zealand, Police

**Further information:** [Immigration New Zealand - Complaints Process](#)

## LOST OR STOLEN DOCUMENTS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### You have lost your Citizenship Certificate or believe it is being misused

##### What could happen:

A thief could be using your name to commit international crime, to obtain false documents or work illegally in New Zealand.

### WHAT YOU NEED TO DO:

You should contact the New Zealand Citizenship office to report the loss and receive confirmation of your citizenship.

To receive confirmation of your citizenship you will need to:

- Complete the [relevant form](#), available on the Citizenship website.
- Include the appropriate fee.
- Post your application to Citizenship.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Police, Department of Internal Affairs

**Further information:** [Department of Internal Affairs - Confirmation of New Zealand Citizenship](#)

#### You suspect someone has obtained New Zealand Citizenship in your name

##### What could happen:

Someone could use your details to gain New Zealand Citizenship and a New Zealand passport. With this they can obtain loans, licences etc and steal your identity.

Contact the Department of Internal Affairs with your details and suspicions.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Police, Department of Internal Affairs

**Further information:** [Department of Internal Affairs - Citizenship information](#)

## STOLEN OR MISDIRECTED MAIL

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### **You have not received mail that you expected to receive**

##### **What could happen:**

Someone could be intercepting your mail to obtain credit cards or other documents that they have fraudulently applied for in your name. They could also be trying to collate data in order to commit identity fraud.

### WHAT YOU NEED TO DO:

Follow up with the person or organisation that should have sent the item to ensure that mail is still being sent and the address details are up to date. You can also contact New Zealand Post to ensure that there is not a hold or redirection in place for your mail.

**Contact:** Your account provider, New Zealand Post

**Further information:** [Neighbourhood Support Identity Theft Information](#)

#### **An identity thief has falsified change of address forms, stolen your mail or committed another type of mail fraud to get your personal information**

##### **What could happen:**

You could be sent fines, incur debts or lose money because someone is impersonating you.

Contact your account providers and New Zealand Post to update your contact details.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Police, Your account provider, New Zealand Post

**Further information:** [New Zealand Police Identity Theft Information](#)

## SUSPICIOUS MAIL OR PHONE CALLS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

**You have received mail for a bank account you did not open or credit card you did not request**

**What could happen:**

An identity thief may have applied for a number of credit cards in your name.

### WHAT YOU NEED TO DO:

Keep all of the mail, and contact the applicable bank about the account or credit card.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Your bank, Police

**Further information:** [New Zealand Bankers' Association](#)

**A finance company contacts you trying to collect on a loan you did not take out**

**What could happen:**

A thief may have applied for loans in your name, which you may be liable for.

Contact the finance company with all of the information to put a hold on the account.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** The finance company

**Further information:** [Scamwatch - Bank Details](#)

**You receive a fine in the mail or notification of court proceedings that you know nothing about**

**What could happen:**

An identity thief may have used your name to avoid prosecution under their own identity.

Go to your nearest court and report the issue. Take proof of your own identity, and any information that you have to prove that you were not involved in the crime.

**Contact:** Ministry of Justice

**Further information:** [Ministry of Justice - Common Questions](#)

## SUSPICIOUS MAIL OR PHONE CALLS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

**You receive a phone call from your bank asking for your internet banking details or PIN number**

**What could happen:**

An identity thief may be trying to steal your savings and investments.

### WHAT YOU NEED TO DO:

Your bank will never ask you to disclose your PIN number or give out your internet banking details password to a person.

You should never respond to an unprompted request for these details. Note down as much as you can about the call, without disclosing your details and let your bank know about the scam.

**Contact:** Your bank

**Further information:** [Scamwatch – Bank Details](#)

## STRANGE TRANSACTIONS OR OTHER CONCERNS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### You find that any of your bank accounts have been tampered with

##### What could happen:

An identity thief may be trying to gain access to your finances.

### WHAT YOU NEED TO DO:

Contact your bank straight away and discuss specifically the transactions that appear to be fraudulent.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** your bank, Police

**Further information:** [Scamwatch - Bank Details](#)

#### You think an identity thief has interfered with your investments or brokerage account

##### What could happen:

An identity thief may be trying to gain access to your finances.

Contact your investment provider straight away and discuss the specific transactions that appear to be fraudulent.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** your investment provider, Police

**Further information:** [Scamwatch - Bank Details](#)

#### You are being billed for an account you did not open

##### What could happen:

An identity thief may be using your identity to take out money and loans which they intend to default on.

Contact the bank or utility company straight away and discuss specifically the account in dispute.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** bank or utility company, Police

**Further information:** [New Zealand Bankers' Association Identity Fraud Information](#)

#### You believe someone has filed for bankruptcy in your name

##### What could happen:

An identity thief may have filed for bankruptcy in your name to hide financial offending against you.

You can contact the Insolvency and Trustee Service for assistance on finding out if someone has filed in your name. The service will also be able to help you work with the Ministry of Justice to clear the legal proceedings against you.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Insolvency and Trustee Service (Ministry of Economic Development), Ministry of Justice, Police

**Further information:** [Insolvency and Trustee Service](#)

## STRANGE TRANSACTIONS OR OTHER CONCERNS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

### WHAT YOU NEED TO DO:

#### You find that a utility account has been tampered with

##### What could happen:

An identity thief may be trying to bill you for their account, or steal your mail for use as proof of identity.

Contact your utility company with the details that have been changed, or the account that has been incorrectly charged. Any evidence you have to support your claim may be helpful.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Your utility company, Police

**Further information:** [Neighbourhood Support Identity Theft Information](#)

#### You find enquiries on your credit report that you did not know about

##### What could happen:

An identity thief may have applied for loans or bank accounts in your name.

Discuss the enquiries with your bank as you are likely to discover the enquiries when taking out a loan. You can also contact New Zealand's two credit agencies, Veda Advantage or Dun & Bradstreet, to query your credit report and get more information. You may need to follow up with the enquirer to determine if a loan or account has been issued in your name.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Your bank, Veda Advantage or Dun & Bradstreet, Police

**Further information:** [Veda Advantage - Identity Theft, Dun & Bradstreet](#)

#### You find inaccurate information on your credit report

##### What could happen:

An identity thief may have applied for loans or bank accounts in your name.

Discuss the inaccuracies with your bank as you are likely to discover these when taking out a loan. You can also contact New Zealand's two credit agencies, Veda Advantage or Dun & Bradstreet to query your credit report and get more information. You may need to follow up with the enquirer to determine if a loan or account has been issued in your name.

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Your bank, Veda Advantage or Dun & Bradstreet, Police

**Further information:** [Veda Advantage - Updating Your Details, Dun & Bradstreet](#)

## STRANGE TRANSACTIONS OR OTHER CONCERNS

### WHAT HAS HAPPENED AND WHAT COULD HAPPEN:

#### You have reason to believe your IRD number has been misused

##### What could happen:

An identity thief may be using your identity as they do not have the right to work in New Zealand, to obtain a benefit or tax credit, to avoid paying tax or to interact with another government agency.

### WHAT YOU NEED TO DO:

You can contact Inland Revenue to determine if there is tax, income, or due payments against your number that you can not account for. Inland Revenue should be able to assist in determining where these payments are being made from (the source is on your tax record).

If you have evidence of your identity being fraudulently used by another person, you should report this to the Police.

**Contact:** Inland Revenue, Police

**Further information:** [Inland Revenue Complaints Service](#)

#### You become aware that someone is wrongfully using your identity to commit a crime, what should you do?

##### What could happen:

A thief may be using your name to the Police and may incur fines and criminal charges in your name, which may leave you in breach of the court if you do not clear your name.

Go to your nearest police station and report the issue. Take proof of your own identity, and any information that you have to prove that you are not involved in the crime.

**Contact:** Police

**Further information:** [New Zealand Police Identity Theft Information](#)

**Note:** Prior to a conviction the Police are the point of contact; however after receiving a conviction the Ministry of Justice will be the first point of contact.

For any identity theft situation you may also wish to report the incident to the Police, if not already contacted, as someone may be using your identity in multiple places that you are unaware of.

If you feel that your privacy has been breached, contact the agency concerned in the first instance. If you are not satisfied with their response you can contact the Privacy Commissioner's enquiries line:

**Phone:** 0800 803 909

**Email:** [enquiries@privacy.org.nz](mailto:enquiries@privacy.org.nz)

**For more information:** [www.privacy.org.nz](http://www.privacy.org.nz)

