

Scam script: **Protect your identity**

OCBA narrator:

A scam is a dishonest practice designed to cheat and trick you into parting with your money. Sometimes the scam is designed to steal your personal information. You may not even know that you are a victim of identity theft until long after your good name is ruined. Listen to the following conversation and think about whether you could get scammed in this way.

- Kim:** Hi Chris how're you going? Haven't seen you in ages!
- Chris:** I've been better Kim. Actually I feel lousy. Talk about a bad week. I've had a helluva year!
- Kim:** Why, what's happened?
- Chris:** Well – first thing, last month I tried to get a loan and got knocked back. (pause) I asked them why – they told me it was due to my poor credit record. I couldn't figure that out. I've paid the odd phone bill late but nothing major.
- Kim:** Weird. I know how fussy you are about your bills. I wonder what happened?
- Chris:** Then, a couple of days later, I get a nasty letter from a debt collector saying I owe \$15,000 in back payments to a finance company. They want to confiscate my car – a **Porsche!** Can you imagine me in a Porsche? My Holden is nearly 20 years old. At first, I thought it was funny – me in a Porsche! I thought it was a joke.
- Kim:** What did you do?
- Chris:** I rang them, but they didn't really want to listen to me. They just wanted the money or the car. I kept telling them they had the wrong person and I'd never bought a Porsche!
- Kim:** Sounds like you're in trouble with the underworld!
- Chris:** Yeah, it made me feel really scared. What do you do? They had all my details right – name, date of birth, address. They were demanding the car, they wanted to collect it if I didn't cough up the money. They didn't believe me when I said I didn't have the car!
- Kim:** Did you go to the police?
- Chris:** Of course! Once I'd told them the story, they asked if I had ever lost my wallet. Well...remember when we went to that footy game last year? My bag just disappeared from under my seat? I'd forgotten all about it.
- Kim:** That's right! You complained about the hassle of cancelling all your credit cards.
- Chris:** Yeah, but it wasn't just my credit cards that went. My driver's licence, my Medicare card and a stack of other stuff, bills, keys.

Kim: I remember that because you had nothing left to prove who you were. But you managed to get them replaced, didn't you? I thought that would be the end of it.

Chris: They must've used my cards as ID for a loan. But that's still not the end of the story! Since then, I've been getting speeding fines for *my* Porsche as well!

Kim: You didn't have to pay them did you?

Chris: Well no. But it's been a nightmare. I've had to do so much explaining and filling in of statutory declarations. I've been made to feel like a criminal. They just don't believe you.

Kim: But it's not your fault!

Chris: And I've spent months trying to prove just that.

Kim: So is your credit record clear now?

Chris: I hope!
But I'm keeping a close eye on it. I spoke to Consumer Affairs and they told me how I can get a free copy of my credit record so I know what's on my file - and how I can guard against it happening again.

OCBA Advice: Chris has been the victim of **Identity Theft**. That's when someone steals your identity for their personal gain. There are ways you can guard against identity theft.

- Shred bills and letters with personal information on them before putting them in the rubbish
- Put a lock on your letterbox so they can't pinch your mail
- Check your credit file regularly
- Don't carry all your cards with you. That way, if one or two get stolen you still have something to prove your identity

Kim: So where can I find out more so it doesn't happen to me?

Chris: You've got a computer - the easiest way is to go to the Office of Consumer and Business Affairs website. It's got heaps of useful stuff - even how to get a free copy of your credit file.

Kim: I'll check it out tonight. I suppose we're all easy targets.

Chris: Yeah - if it can happen to me, it can happen to anyone!