

# Media Release



Government of South Australia

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Business Affairs

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## Better to be coy than give away too much

The Commissioner for Consumer Affairs, Mark Bodycoat, is warning consumers to be alert for scams that try to steal their identity.

“Many scams are interested in more than just getting a money payment - many are trying to get enough information to steal a consumer’s identity.”

“Identity theft can wreak havoc with individuals. They may find their bank account drained, or be knocked back for a loan due to a poor credit report - all courtesy of the identity thief.”

Consumers can take some simple steps to help protect themselves from identity theft and stay out of the scammer’s traps. The Commissioner offered the following tips:

### 1. **Never give out personal information to someone you don’t know or trust.**

People you meet online or even on the bus may not be people you can trust. Don’t give them personal information. Your personal information, like your phone number, your address or the names of your children, spouse or parents is valuable. Take some care about who can have it.

### 2. **Don’t just bin it – destroy old bills, records, or expired cards before you discard them.**

Identity thieves will go through your rubbish for records of purchases, expired credit cards, and utility bills. Don’t make it easy! Rip these things up or shred them before you throw them out.

### 3. **Check credit card and account statements**

Look for activity that wasn’t yours. You can do it before you throw them out, but do it more often than that too.

### 4. **Check your credit report at least once a year.**

If you find that you have been marked as having unpaid accounts, especially for things you have never heard of, you may have become a victim of identity theft.

Mr Bodycoat said “Don’t make it easy for scammers to build a ‘picture’ of your identity. Think carefully about information you give out about yourself.”

“Guard your personal information. Every little bit you give out can help to build up a picture of you that can be used to rip you off.”

Copies of an Identity Theft Kit are available from the Office of Consumer and Business Affairs by phoning 8204 9516.

Some recent examples where consumers have been targeted include:

**Home loan rejected**

John was shocked when the bank refused his application for a home loan because of his poor credit history. On checking his credit record, John found a number of credit card defaults. It turned out that when John's wallet was stolen four years earlier, the thief obtained a number of cards in John's name, made some purchases, and then disappeared. John could not buy a home until his record had been corrected after police investigations.

**Fellow bus passenger the culprit**

Sally contacted her bank as it appeared that someone else had made some transfers. After investigation, the perpetrator was found – a friendly lady that Sally met on the bus six weeks ago. Sally had revealed personal details in the conversation (that she was going to the bank, her two children – who she named - were taking her to dinner for her birthday, her address, that her mother was from the country and her family name). The criminal also stole receipts and other information from Sally's rubbish and created a sufficient 'picture' to successfully access her account.

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**Background to the Australasian Consumer Fraud Taskforce**

Consumer scams are crimes of dishonesty such as forgery, counterfeiting, on-line deception, and theft that are targeted at people who seek to purchase goods and services.

As part of a whole-of-Government approach to combat fraud and scams targeted at consumers, the Australasian Consumer Fraud Taskforce was established in March 2005 and comprises governmental regulatory departments who have responsibility for consumer protection. A four-week campaign is being conducted by the Taskforce to help people protect themselves from scams. The overall theme of the campaign is 'SCAMS TARGET YOU - Protect Yourself'. Participating agencies are:

**Australian Government:**

- Attorney General's Department
- Australian Bureau of Statistics
- Australian Communications and Media Authority
- Australian Competition & Consumer Commission
- Australian Institute of Criminology
- Australian Securities & Investments Commission
- Australian Federal Police (represented by the Australian High Tech Crime Centre)
- Department of Communications, Information Technology & the Arts.

**State and Territory Governments:**

- ACT – Office of Fair Trading
- Vic - Consumer Affairs Victoria
- NSW - Office of Fair Trading
- NT - Department of Justice
- Qld – Department of Tourism, Fair Trading and Wine Industry Development
- SA – Office of Consumer & Business Affairs
- Tas – Office of Consumer Affairs & Fair Trading
- WA – Department of Consumer & Employment Protection.

**New Zealand Government:**

- NZ Commerce Commission
- Scamwatch New Zealand (NZ Ministry of Consumer Affairs)

**Taskforce partners**

The work of the Taskforce is greatly assisted by business and community group partners. A list is available at [www.scamwatch.gov.au](http://www.scamwatch.gov.au)