



Vecinos Cooperando y Colaborando de España Neighbourhood Watch Association in Spain



TIPS FOR AVOIDING IDENTITY THEFT

Anyone who wants to avoid identity theft can take a number of precautions that will significantly lessen the chances that they will be the victim of identity theft. Experts agree there is no way to completely eliminate the possibility of becoming a victim of identity theft. However, making things more difficult for an identity thief is the best way to avoid identity theft.

- Limit documents in your purse or wallet. Theft is still the most common way that identity thieves get their hands on personal information. Don't carry unnecessary documents and only take a minimum of credit cards. That limits the potential damage if the wallet or purse is stolen
- Make your computer more secure. Make sure your computer has security software that includes a firewall and software that can detect viruses. Additionally, people should be careful about only giving out personal information on secure sites.
- Change passwords often. In addition to changing passwords every 6 months, it's important to use complex passwords that are virtually impossible to guess. Stay away from passwords that use your date of birth or address. An identity thief with that information may be able to guess the password protection to your online banking and credit card accounts. Most importantly, create different passwords for every account
- Shred or burn personal documents. Be careful what you put in your trash. Identity thieves routinely search through the trash looking for things like old bank or credit card statements and offers for pre-approved credit you may have never even opened. Make sure you shred or burn these documents so they can't be used by identity thieves.
- Be aware at ATMs. Identity theft can be a two-step process. Someone covertly watches as you enter an ATM code, for example. Then an accomplice stops you before you can get in your car or drive away and steals your wallet and cell phone. Before you cancel your bank card, the thief may already have made off with the daily withdrawal limit on the card.
- Be wary with e-mail offers. It's called phishing, and the idea is to send out e-mails that contain spyware or malware that can record the keystrokes on your computer. The e-mails are styled as job offers, notices of lottery winnings or a hello from a long-lost friend. If you don't know the sender of an e-mail, or if it seems suspicious at all, delete the e-mail. Opening the mail allows the malware to enter your computer.
- Make sure that you keep a regular check on your credit information.
- Make sure that you keep track of your personal information, only share the information with companies or organisations that you know and trust.
- Keep the number of credit cards, bank cards, and personal identification information such as your driving license to a minimum. Make sure that you have signed any cards that you do carry.
- Make sure that you keep new cheque books or cancelled cheque's in a safe place, and report lost or stolen cheque's immediately to the issuing bank.
- Never leave receipts at cash point machines, bank counters, waste paper bins or on the counter at petrol stations. Get into the habit of keeping them safe and checking them off against your bank statement before shredding them.
- When shopping online, make sure that you only buy from secure Internet sites. Look for the closed



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padlock icon to appear at the bottom of your browser to check the site's security status. Check the website's privacy policies to make sure they are not distributing or selling your personal information such as name and address information without your permission.

- Immediately report all lost or stolen credit cards. If you have applied for a new credit card, but it hasn't arrived within a few days, call the bank or credit card company that issued the card.
- Keep a check on your bills and statements, if they do not arrive on time chasing up the issuing company; a missing credit card bill could mean an identity thief has changed your billing address to their tracks.
- Always notify your credit card companies and financial institutions well in advance of any change of address or telephone number.
- Regularly check your credit report and look for any unfamiliar activity or changes, such as new accounts, inquiries, or public records.
- By keeping an eye on your documents, statements and regularly monitoring your credit, you will be taking measures to protect yourself against the potential damage of Identity Theft and avoid credit fraud.