

# 1Klassifieds

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Tips

## Detect Identity Theft



The best way to detect identity theft is to monitor your accounts and bank statements each month, and check your credit report on a regular basis. Here are some signs of identity theft:

### Stay alert for the signs of identity theft, like:

- accounts you didn't open and debts on your accounts that you can't explain.
- fraudulent or inaccurate information on your credit reports.
- being denied credit, or being offered less favorable credit terms, like a high interest rate, for no apparent reason.
- getting calls or letters from debt collectors or businesses about merchandise or services you didn't buy.

### How do you find out if your identity was stolen?

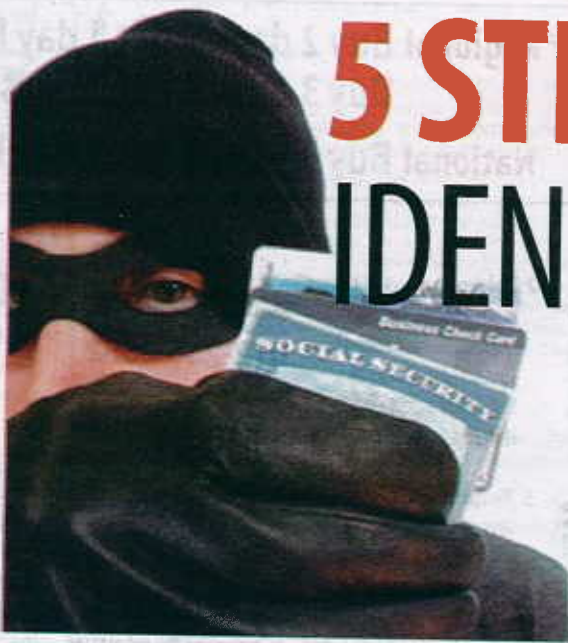
Unfortunately, many consumers learn they their identity has been stolen after some damage has been done.

- When bill collection agencies contact you for overdue debts you never incurred.
- When you apply for a mortgage or car loan and learn that problems with your credit history are holding up the loan.
- When you get something in the mail about an apartment you never rented, a house you never bought, or a job you never held.

### What personal information should I monitor regularly?

Early detection can make a big difference. Keep an eye out for any suspicious activity by routinely monitoring:

- Your financial statements. Monitor your financial accounts and billing statements regularly, looking closely for charges you did not make.



## 5 STEPS TO STOP IDENTITY THEFT

**I**DENTITY theft can potentially lead to financial devastation for its victims. Once an identity thief obtains your personal information, he can use it to open new lines of credit in your name, access your bank account, or secure goods and services at your expense.

If you are concerned about the security of your personal information, taking five key steps can reduce your exposure.

### Review Your Information

In some cases, it can take weeks or months for a victim of identity theft to discover that fraudulent activity has taken place. Regularly reviewing your financial information allows you to spot suspicious activity and stop it in its tracks.

Check your bank and credit card statements each month for unusual transactions. Obtain copies of your credit report regularly to check for new accounts, or excessive inquiries into your credit history.

### Protect Your Identity Online

The widespread availability of information on the Internet makes

anyone who regularly surfs the web a target for identity theft. One of the most common identity theft tactics is to send a "phishing" email to potential targets.

These emails vary in content but their goal is ultimately to convince you to provide your personal information to the email's sender.

Protect yourself online by avoiding suspicious emails, choosing intricate passwords for all of your online accounts and avoiding websites that do not use a secure connection.

### Shred Your Documents

If you throw bank statements, credit card statements or other personal documents in the trash without shredding them, you are making it easier for an identity thief to grab your information. Invest in a crosscut shredder and shred your personal documents. Better yet, sign up for paperless statements. Doing so helps the environment and reduces your risk.

### Freeze Your Credit

A credit freeze allows you to restrict access to the information contained in your credit report. Freezing your credit permits only select individuals to view your credit information, making it much more difficult for identity thieves to open new accounts in your name.

The laws regarding credit freezes vary from state to state but generally, a credit freeze restricts your information to those creditors you already do business with, potential employers, landlords and insurance agents.

### Protect Your Children

Children are an easy target for identity thieves because fraudulent activity is more likely to go unnoticed until the child reaches adult age and attempts to get credit in her own name.

If your child is receiving mail in their name, specifically offers for credit, this is a red flag that their information has been stolen.

Protect your child's Identity Card number, obtain copies of their credit report regularly, and monitor their online activity to reduce their risk.

