



I gave my identity information

What should I do?

- If you believe that crime has been committed using your identity details, report it to the Police immediately.
- If you think that a scammer has details of specific identity documents, like your driver's licence, passport or birth certificate, contact the department or agency that issued the document to you as soon as you can. They should be able to give you help and advice about what to do.
- If you believe that a scammer has your bank account details or account information from another company or organisation, which they could use as identification, contact the relevant organisation as soon as possible and arrange to have your account closed, and for an alternative to be opened.
- Most banks and other organisations that hold your details are concerned about fraud and will be helpful and understanding. Many have security or fraud departments and specialist staff who you can talk to if you have concerns.

Credit reporting agencies

- You can also contact Credit Reporting agencies. In New Zealand the main ones are Veda Advantage and Dun and Bradstreet.
- You can obtain a copy of your credit file from them to confirm if someone has already used your identity. If they have, you can contact the credit providers involved and inform them of the fraudulent activity. Otherwise they could hold you responsible for any bad debt incurred.
- You can apply to have a credit alert put on your credit file. This means that if someone makes an enquiry on your credit file - you will be alerted via email. That way, you will know if someone tries to access credit in your name. Although there is a fee for an alert, it may save you money in the longer term.
- It is a good idea to follow up any conversations you have with letters, so that your concerns are on record. Also ask for your letter to be kept on record for future reference, in case a fraudster tries to use your identity information in the future.