

Tip of the Month – December, 2010

Identity Thieves want your Personal Information!

The Holiday Season is here and Identity thieves are desperate to get your personal information to do their Christmas shopping at your expense. These modern day criminals use stolen personal information and IDs for their own illicit gain, and they will go to extreme lengths to steal your personal identifying information. Let's look at how they do this without you even knowing it:-

1. **Dumpster Diving.** Perhaps the easiest way to steal your ID. You might be surprised at all the stuff you inadvertently throw out that contains personal data. Identity thieves simply rummage through your trash to find any personal information you may have thrown away in the trash. Always shred any documents that have your name, national insurance number or any other identifying information on it before disposing of it.
2. **Steal** your bank, credit union, credit card, and other financial statements if you do not secure them properly.
3. **Divert** your mail to another address by filling out a change of address form.
4. **Hack** into a bank account or other financial institution.
5. **Steal your PIN** at a gas station or grocery store Point of Sale (POS), or at an ATM.
6. **Clone your credit card** number at bars and restaurants where the card is processed out-of-sight behind closed doors.
7. **Theft** of sales information or receipts from a retailer.
8. **Hack** into a store's database to access customer information, reward programs, etc.
9. **Phishing attempts.** Phishing rhymes with "fishing" and that's exactly what it is – an attempt at fishing for your personal information by online ID criminals. You receive an email that appears to come from your bank, online retailer, or other legitimate company you do business with. The email will ask you to "confirm your account information" by supplying National Insurance Number, credit card or bank information or other information that is specific to your account. When you send the requested information the thieves can now use it to access your account to commit fraudulent transactions.
10. **Theft** of your personal information at an auto dealership or mortgage lender. This data is used to access the customer's credit history for fraudulent purposes.

In summary, you now have a list of some of the ways your ID can be stolen by criminals with malicious intent. Knowing how these crooks can steal your personal data puts you on the path of being more proactive in guarding your personal information and keeping it safe from fraudulent use.

Enjoy the holidays, and Remember, **Privacy is the Best Policy!**

If you require any further information about this or any other aspect of the Data Protection, please E-mail us at dataprotectin@bahamas.gov.bs