

## **LAWYER'S ADVICE (NSW) - NO CHARGE (for a change)**

A corporate LAWYER sent the following out to the employees in his company:

1. Next time you order cheques, have only your initials (instead of your first name) and surname put on them. If someone takes your cheque book, they will not know if you sign your cheques with just your initials or your first name, but your bank will know how you sign your cheques
2. Do not sign the back of your credit cards. Instead, put "PHOTO ID REQUIRED".
3. When you are writing cheques to pay on your credit card accounts, DO NOT put the complete account number on the "For" line. Instead, just put the last four numbers. The credit card company knows the rest of the number, and anyone who might be handling your cheque as it passes through all the cheque processing channels won't have access to it.
4. Place your work phone number on your cheques instead of your home phone. If you have a PO Box, use that instead of your home address. If you do not have a PO Box, use your work address. Never have your Centrelink Number printed on your cheques. You can add it if it is necessary, but if you have it printed, anyone can get it.
5. Run the contents of your wallet through a photocopy machine Do both sides of each licence, credit card, etc. You will know what you had in your wallet and all of the account numbers and phone numbers to call and cancel. Keep the photocopy in a safe place (not your wallet). I also carry a photocopy of my passport when travelling either here or abroad. We've all heard horror stories about fraud that's committed on us in stealing a name, address, Social Security number, credit cards.

Unfortunately I, an attorney, have first-hand knowledge because my wallet was stolen last month. Within a week, the thieves ordered an expensive monthly mobile phone package, applied for a VISA credit card, had a credit line approved to buy a Dell computer, received a PIN number from DMV to change my driving record information on-line, and more.

But here's some critical information to limit the damage in case this happens to you or someone you know:

1. We have been told we should cancel our credit cards immediately, but the key is having the toll free numbers and your card numbers handy so you know whom to call. Keep those where you can find them.
2. File a police report immediately in the jurisdiction where your credit cards, etc., were stolen. This proves to credit providers you were diligent, and this is a first step toward an investigation (if there ever is one).
3. But here's what is perhaps most important of all: (I never even thought to do this.)

Call the three national credit reporting organisations immediately to place a fraud alert on your Tax File Number your Passport number and drivers licence number. I had never heard of doing that until advised by a bank that called to tell me an application for credit was made over the Internet in my name. The alert means any company that checks your credit knows your information was stolen, and they have to contact you by phone to authorise new credit.

By the time I was advised to do this, almost two weeks after the theft, all the damage had been done. There are records of all the credit checks initiated by the thieves' purchases, none of which I knew about before placing the alert. Since then, no additional damage has been done, and the thieves threw my wallet away. This weekend someone handed it in. It seems to have stopped them dead in their tracks.

Now, here are some numbers which you might need to contact if your wallet etc has been stolen:

1. Visa Card Australia 1800 621 199
2. Visa Card International 1800 450 346
3. Lost Travellers' Cheques 1800 127 477
4. MasterCard Australia (02) 9466 3700
5. MasterCard International 1800 120 113
6. Bankcard Australia (02) 9281 6633
7. Medicare 132 011
8. Centrelink Fraud 137 230
9. Seniors Card 1300 364 758
10. Passport 131 232

ANZ FREECALL 1800 033 844  
BankWest 131 718  
Citibank 132 484  
Commonwealth 132 221  
CUSCAL- MyCard 1300 135 538  
GE Capital 1300 369 904  
Members Equity 1300 654 998  
National 132 265  
St George 1800 028 208  
SydneyVirgin 2000 1800 080 000  
Westpac 1800 230 144  
Woolworths Ezy Banking 137 288

**We pass on jokes & just about everything,  
But if you pass this information on, it could really help someone**