






Physical Theft of Credentials







Understanding Identity Theft

Theft Identity theft is a type of fraud that involves the theft of someone's personal information. Often it's the credentials that contain personal information that is of most value to criminals. This Fact Sheet provides information about what you can do to prevent the theft of your physical identity documents and steps you can take if it ever happens to you.

Quick Facts





-  There is a very high likelihood that if your credentials are stolen you will experience identity theft.
-  Targeted credentials include Passports, Driver Licences, Credit Cards, Bank Statements, Tax Statements, Medicare Cards and utility bills.
-  The most common ways credentials are stolen is because of unsecure letterboxes, not checking mail daily and house burglaries where the credentials are easily accessible.
-  The risk to someone who has had their credentials stolen is usually a "credit risk" – a criminal applying for credit in your name. The average time between theft and misuse is five days.
-  Shared living located along key transport corridors are more targeted than other residential types.

Prevention:

-  Be aware of what credentials are attractive to identity thieves and where you keep them.
-  Ensure you have proper physical security in your home and with your letterbox.
-  If you are going away, arrange for someone to collect your mail and keep an eye out.
-  If you live in an apartment or dual living, talk to other residents or the body corporate about assessing the security of your mail and residence.
-  Arrange for alternative ways to receive your credentials and statements than by mail (eg. collecting in person or receiving statements by email).
-  Lock your credentials away in a place that's not obvious in your home.



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Detection & Response:

-  Make a mental note of when you are likely to receive credentials and statements and don't delay chasing them up if they don't arrive.
-  Check your credit report once a year – it's free to do so and go to idcare.org to find out how (most people have three types!).
-  If you suspect credentials and statements are stolen, let the issuing organisation know, notify your bank and ask for more security, and place a ban on your credit file (it's free to do this and it will prevent most criminals from getting credit in your name).
-  Contact **IDCARE** by submitting a support request form.



More information

-  [Theft of your Identity Documents](#)
-  [Understanding Identity Theft](#)

Other fact sheets

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