



Identity Theft Protection Guide


Tips, advice and solutions and
identity theft protection for you.



What is Identity Theft?

Identity theft is when someone steals your personal information for their gain and your loss.

Personal information can include your tax file number, birthdate, email address and passwords. If criminals have your info, they could sell it on the dark web, open accounts in your name, or steal from your superannuation. Even worse, it could be months, or even years, before you realise that you've become a victim, and restoring the damage can take just as long. This guide will help you understand the dangers of identity theft so that you can better defend yourself and educate others on the importance of having protection.



**When you shop, bank,
or browse online
...your devices, online
privacy and identity
are vulnerable to
cybercriminals.**

How Criminals Commit ID Theft

ID thieves are always looking for ways to steal your personal information. Here are some examples:



Mail Theft

By stealing your mail, thieves can get your personal information from bills, statements, etc.



Dumpster Diving

Thieves can go through your garbage to find old bills and recent receipts.



Data Breaches

Companies you do business with could be storing your personal information. If there's a breach, your info could be compromised.



ATM Skimmer

These are devices thieves install at ATM machines and gas pumps to steal your account information when your card is swiped.



Change of Address

Thieves can change your address at the post office and divert your mail into the wrong hands.



Malware & Viruses

Your computer can be hacked through websites, Internet programs or file-sharing networks allowing thieves to access your private personal information.



Stolen Wallet

While some thieves might be after money, others are more interested in your personal identification to steal more than just cash.



Shoulder Surfing

Thieves stand behind you and watch as you enter passwords, personal identification numbers or private information.



Online Shopping

If you mistakenly shop at a fictitious retail website or through unsecured payment systems, your credit and debit cards could be at risk.



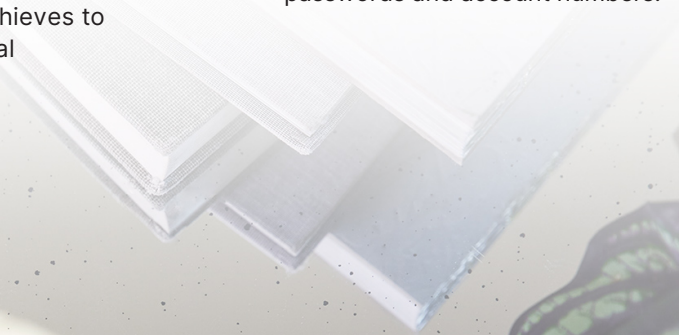
The Dark Web

This is an underground, online community where criminals can go to buy and sell your personal info.



Phishing Scams

These are fake emails that can look surprisingly legitimate. If you get tricked into clicking a link or providing information, thieves can get your passwords and account numbers.



How Thieves Can Use Your Stolen Information

Once a criminal has what they need, their actions may start impacting your identity and finances. Here are some examples:



Medical ID Theft

You may not notice this type of theft until it's time for medical treatment or an insurance claim. Thieves can use your name or insurance information to receive medical care.



Open New Accounts

Thieves can open accounts for credit cards, loans, utilities and more in order to make purchases or steal funds. These accounts may not be detected for a year or more.



Tax-Related ID Theft

By only using a stolen Tax File Number and birth date, identity thieves can file a fake tax return in your name.



Drain Accounts

Under your name, thieves can withdraw money or make major purchases like a house or car while you're stuck with the bill.



Here are six places where a small change can make a big difference.

1. In Your Wallet/At Your Home

- Use crosscut shredders for personal, financial or legal documents
- Retrieve mail promptly and investigate if your mail is late
- Don't carry unnecessary identifying personal information
- Keep your wallet and purse secured when out in public

2. Shopping Online

- Create Internet passwords with combinations of letters and numbers
- Avoid creating passwords that are obvious or used often
- Keep passwords out of plain sight
- Make sure business and shopping are getting done on a secure site—you can tell if it's secure by a lock featured in the search bar and uses "https" addresses
- Check billing statements for the correct company name, amount and purchase information
- Only share the necessary information when creating a login account

3. Credit and Debit Cards

- Use credit cards instead of debit cards when possible
- Don't swipe your cards multiple times or through separate machines
- Make sure that cashiers swipe your cards in front of you
- Check your entire statement every month for every card and bank account
- Avoid carrying any debit or credit cards that aren't absolutely necessary
- Cancel a card immediately if suspicious charges are found

3. At the Bank

- Avoid giving personal information over the phone to anyone who claims they are working for a bank or credit card company unless you previously initiated contact
- Use direct deposit when possible
- Investigate late statements or correspondences from your bank

4. Phone, Email and Computer

- Be suspicious of any unexpected emails asking for personal information
- Physically destroy your hard drive before selling or discarding your computer
- Install reputable security software and keep it up-to-date

5. In the Mail

- Don't write account numbers or personal information on the outside of envelopes
- Have the post office hold your mail if you're leaving town for more than a day or two



Norton Identity Solutions

To help safeguard communities in today's evolving digital universe, we have evolved to provide you with innovative, comprehensive solutions to help protect your identity, privacy and devices.



Scan & alert†

If we detect a potential threat to your identity, we alert you by email or mobile app.



Defend

We help block hackers from stealing personal information on your devices, and our VPN helps keep your online activity private.



Resolve

If you become a victim of identity theft, one of our Identity Restoration Specialists will help you restore it.



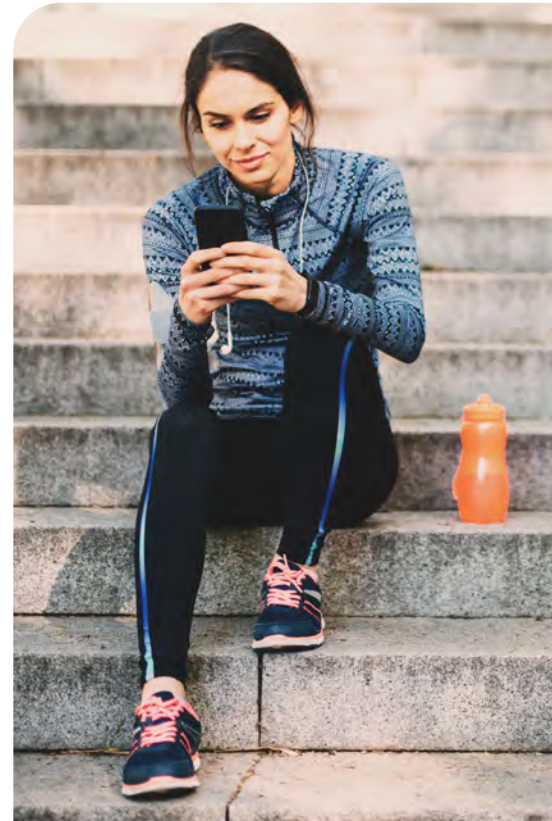
Identity Theft Insurance

Identity Theft Insurance¹ helps with specific losses and expenses should you become a victim of identity theft. Reimbursements will help cover legal expenses resulting from identity theft and even lost income associated with correcting your financial records related to an identity theft incident.¹



Identity Restoration Support

If you have an identity theft issue, a dedicated specialist will work from start to finish to help you fix it. All our identity restoration specialists are trained and certified as Identity Theft Risk Management specialists with multiple industry recognised qualifications.



† We do not monitor all transactions at all businesses.

1. Terms, conditions, exclusions and limitations apply. See the Identity Theft Insurance Australia Policy Information Booklet found on <https://www.nortonlifelock.com/au/en/legal/> for details. Coverage provided by AIG Australia Limited AFSL 381686 (AIG). NortonLifeLock Australia Pty Ltd (Norton) act as a group purchasing body in acquiring and arranging the insurance coverage under a group policy issued by AIG to Norton. Norton does not hold an Australian financial services licence. Please obtain your own financial product advice about our services and consider the policy information booklet to determine if the coverage is right for you.

Identity Restoration Process

If you become a victim of identity theft, our dedicated Identity Restoration team will personally work with you every step of the way to help resolve it.



We will guide you throughout the entire restoration process, no matter how long it takes.



Our dedicated agents will provide case status updates and verify closure of each claim.



Our dedicated Certified Identity Theft Management specialists are trained and qualified to help resolve Identity Theft cases with global capacity and reach.





Why Norton?

You could miss certain identity threats by just monitoring your accounts and credit.

We see more, like personal information on the dark web and notify you if we detect anything. We help keep your Social Media safer, by monitoring them for potential account takeovers, risky activity and inappropriate content.¹



We are a global leader in consumer Cyber Safety. Trusted by millions of customers around the world for our antivirus, Online Privacy and more.

Our technology helps block millions of cyberthreats every day. With four decades of consumer cybersecurity experience, we are a leader in real-time protection against existing and emerging cyberthreats.



Our solutions are powered by one of the world's largest civilian cyber intelligence networks allowing us to help protect against advanced online threats.

1. Social Media Monitoring is not available on all social media platforms and the features differ between platforms, for details go to: norton.com/smm. Does not include monitoring of chats or direct messages. May not identify all cyberbullying, explicit or illegal content or hate speech.



Your ally in the fight to help protect your identity, privacy and devices.

Today's threats are not just on your identity but attacks on your devices, online privacy and home network. That's why our breach solutions will help protect your identity, personal information and connected devices from the myriad of threats they may face in their digitally-connected homes, workplaces and when using public Wi-Fi.

We go beyond identity theft protection to include protection against new and existing cyberthreats, like malware and viruses, for your PC, Mac, smartphone and tablet. To help safeguard you in today's evolving digital universe, Norton has evolved to provide all-in-one protection.



 **Opt-in to Cyber Safety™**