

UPDATE FINANCIAL CRIMES



THE NO.1
REDUNDANCY
SAFETY NET

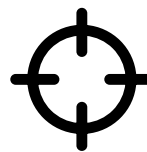
MEMBER GUIDANCE



**PROTECT YOUR
ASSETS**



**LOOK FOR
RED FLAGS**



**HOW CAN CRIMINALS
TARGET ME?**



**SEEK MORE
INFORMATION**

Practical steps to help protect you from identity theft and scams

On 22 September 2022, Optus announced it was the victim of a cyber attack that resulted in the disclosure of personal customer information impacting approximately 10 million customers. Unfortunately, scams and fraud have become commonplace in today's world, but there are some simple steps you can take to protect yourself.

We have put together some frequently asked questions from members like yourself, to help keep personal information safe and secure.

How do I know if my data has been compromised?

If you signed up to Optus services at any time since 2017, then you should be keeping an eye out for unusual activity.

The data stolen in the breach is extensive. Current reports state the information believed to be exposed for some of the telco's users include:

NAMES

DATES OF BIRTH

PHONE NUMBERS

EMAIL ADDRESSES

DRIVER'S LICENSE DETAILS

PASSPORT NUMBERS

STREET ADDRESSES

However, Optus has assured customers payment details and account passwords have not been compromised.

MEMBER GUIDANCE



What can I do to protect my information and financial assets?

There are some very simple things you can do to help keep your data safe and secure.

Safety tips

- Make sure security options like multifactor authentication (MFA) and Personal Identification Numbers (PIN's) are enabled on as many devices as possible
- Add a verbal PIN as your second verification step
- Update online account passwords on key financial and email accounts
- Stay vigilant for unauthorised activity that sets off your alarm bells or red flags – we've provided some examples below
- Keep security software up to date on your mobile phone, laptop and desktop
- Don't click on unsolicited emails, engage with annoying telephone calls, or respond to SMS messages
- If you receive emails that appear legitimate, navigate to the company website without clicking links, or call them directly using numbers listed on their official website
- The Optus Equifax monitoring service is available and free to impacted Optus customers
- Optus Equifax also have a credit check ban function which you can access [here](#)
- Contact the relevant road authority in your state and check if you require a driver's licence reissue
- If you're not sure, always report anything suspicious



Can you give me some examples of red flags?

Scammers use all manner of approaches and can be very convincing. They can be difficult to detect until the victim has parted with money and the offender is long gone. Here are some examples of red flags that are worthy of investigation.

- You receive a one-time SMS code, but have not been conducting any activity
- Your mobile phone signal has gone into SO mode, which is a potential sign that your number has been 'ported' to a new phone controlled by scammers
- Observe a significant increase in scam emails & SMS messages - never click the links or return calls to unknown numbers
- Not receiving any mail from your bank or expected mail has not arrived
- Items appear on your bank or credit card statements that you do not recognise
- You apply for a government benefit but told you are already claiming
- You receive invoices or bills for goods or services you haven't purchased
- Despite having good credit, you are refused a service, credit card or loan
- A phone contract has been set up in your name without your knowledge
- You receive letters from debt collectors or solicitors for debts that aren't yours
- Your credit check provider notifies you of unauthorised activity

MEMBER GUIDANCE



How can a criminal use identity information?

Once a criminal has your information, they can get up to quite a bit of mischief causing significant inconvenience and sometimes serious financial loss.

For example:

- Apply for a credit card or other financial services in your name
- Open a bank or building society account in your name
- Obtain a loan or run up debts using your credit or debit card details
- Apply for Centrelink benefits
- Register a vehicle or apply for a driver's licence in your name
- Apply for a passport, employment or even a mobile phone contract all in your name



Who can I contact for more information?

There are several ways to access support and guidance.

- Contact Optus through your My Optus App or call them directly on 133 937
- iDcare connects you to an expert Identity & Cyber Security Case Manager who listens and provides advice on how to respond to data breaches, scams, identity theft and cyber security concerns. Get help [here](#)
- Information about new types of identity crime and emerging scams can be found at [SCAMWatch](#)
- If you want to report a scam you can complete the SCAMWatch [online form](#)
- Or report a scam via the [ReportCyber](#) website.