

## CONSUMER AFFAIRS COMMISSION

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The Consumer Affairs Commission is an agency of the Ministry of Industry, Investment and Commerce. Its primary aim is to enlighten Jamaican consumers about their rights and responsibilities and to equip them with the requisite information to cope in the ever changing global environment.



### PROTECT YOURSELF

Identity theft can deprive you of  
your funds, destroy your credit  
ratings and ruin your  
reputation.

### STAY ALERT!



### VISIT US ON THE WEB AT:

[www.consumeraffairsjamaica.gov.jm](http://www.consumeraffairsjamaica.gov.jm)

## CONSUMER AFFAIRS COMMISSION



PROTECTING YOUR RIGHTS  
SECURING OUR FUTURE



# IDENTITY THEFT

## What It Means

Identity theft refers to the use of another individual's personal information like a credit card number and name without permission. The intention is usually to steal money or get other benefits. Thieves may use another person's identity to commit credit card and financial frauds, to obtain utility services or to get a driver's licence. They may also use your identity at the time of arrest if caught committing a crime.

## How Thieves Steal an Identity

- By checking through garbage for bills with your personal information
- By using a special storage device to skim the information from your ATM and credit card at the time of use.
- By pretending to be financial institutions and sending requests to you for personal information. This process is known as phishing.
- By stealing wallets, purses or mail, or by bribing someone with access to this information

## What You Can Do to Prevent It

- Shred financial documents and papers with personal information before you discard them.
- Don't give out personal information on the phone, via mail or internet unless you are absolutely sure who is at the receiving end.
- Use reputable anti-virus software and firewalls to protect your computer.
- Use passwords that are not easy to decipher. Avoid using your date of birth; this is usually one of the easiest passwords to break.
- Keep personal information in a safe place.
- Be alert. Try to detect suspicious activity such as someone watching you while you are entering ATM password, denial of credit or inability to process a point of sale purchase when you should have funds in your account or bills with items that you did not purchase.