

## Identity Crime Frequently Asked Questions

The Department of Internal Affairs is leading cross-government work to tackle identity crime, due to its role as the source of authoritative identity data for New Zealand citizens and as the custodian of the Evidence of Identity Standard.

These FAQs sit alongside other identity-related guidance and tools provided by the Department of Internal Affairs, which is available at [www.identity.govt.nz](http://www.identity.govt.nz).

### What does the term 'identity information' include?

Your identity is made up of facts about yourself. This can include name information (e.g. first name, mother's maiden name), physiological attributes (e.g. height, eye colour), life-event information (e.g. date of birth) and unique information used by an authority (e.g. passport number, visa number, Immigration New Zealand client number).

Identity information is all the facts you have given to government agencies and private sector companies and organisations (e.g. your cell phone number, name of your first pet) and the identity information you create about yourself (e.g. information shared on social networking websites). It is fact-based information that may or may not change over time (e.g. your address or employer).

### Why is my identity information important?

Your identity information enables you do many important things, such as get a passport or travel, open a bank account or get a home loan, or a driver licence.

### What is identity crime?

Identity crime occurs when someone steals your identity information. Victims of identity crime can be robbed of money or goods, or have their personal or financial reputations damaged. An identity thief can do a lot of damage to your identity; they could take out a loan, accumulate speeding tickets.

### Is identity crime a problem in New Zealand?

Identity crime is increasing worldwide and New Zealand is no exception. We are only now beginning to get a picture of identity crime in this country. Work is underway to raise people's awareness of the problem.

### **How much does identity crime cost New Zealand per year?**

International research indicates that identity crime may cost the New Zealand economy between \$132 and \$209 million each year.<sup>1</sup>

### **How many New Zealanders are victims?**

Up to 133,000 New Zealanders may be victims of identity crime each year.<sup>2</sup>

### **How much does identity crime cost the New Zealand government?**

Identity crime may cost the government between \$22 and \$33 million every year including the costs of detection, prevention and resolution.<sup>3</sup>

### **What other ways does identity crime impact New Zealand?**

Re-establishing identity can be a time-consuming and stressful process for both the victim and New Zealand businesses and government.

It takes time for the victim to contact all the necessary organisations to clear their good name and, in some cases, the victim may still be working to clear their name years after the original crime was committed.

Trust and confidence in the New Zealand government and businesses can be impacted, resulting in more robust and time-consuming processes for both the organisation and public.

### **What do New Zealanders think about identity crime?**

Almost half of the population (47 per cent) is concerned about unauthorised access to or misuse of their personal information.

That means more people are worried about identity crime than about computer security, safely shopping online, national security and/or their own personal safety.<sup>4</sup>

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<sup>1</sup> Source – ‘Improving our understanding of the extent, costs and impacts of identity crime, 2010 update, DIA.

<sup>2</sup> Source – ‘Improving our understanding of the extent, costs and impacts of identity crime, 2010 update, DIA.

<sup>3</sup> Source – ‘Improving our understanding of the extent, costs and impacts of identity crime, 2010 update, DIA.

<sup>4</sup> Unisys Security Index New Zealand: November 2010, <http://www.unisyssecurityindex.com/resources/reports/Unisys%20Security%20Index%20NZ%20Additional%20Research%20ID%20protection%20Nov%202010.pdf>

## What can people do to avoid identity crime?

Protect your identity – don't become an identity theft victim! Identity theft is more likely to occur if you make it easy for someone to take and use your identity information.

There are a number of things you can do to protect your identity information:

- Be careful with your identity information, how much you give out and who you share it with.
- If someone asks for your identity information, ask why the organisation or individual needs it, and what they intend to do with it.
- Don't write down PIN numbers or passwords. Netsafe ([www.netsafe.org.nz](http://www.netsafe.org.nz)) provide tips about managing passwords. Your bank should be able to provide some information about choosing and managing your Personal Identification Numbers (PIN).
- Keep key documents that are used to establish your identity (e.g. birth certificate and passport) in a safe and secure place.
- Make sure you properly dispose (shred or burn) of bank statements, electricity bills and any piece of correspondence with your name and address on it. These documents should never be put in public or recycling bins. Consider getting your statements provided online – it's good for you and the environment too.
- Be cautious, identity crime does not always result from information that is stolen; people often give it away by publishing it in public places (e.g. date of birth posted on a social networking website).
- If you use Internet banking, do not log on from a shared or public computer, such as in an Internet café.
- Remove all personal information from computers before you dispose of them.
- Be suspicious of any unexpected events (e.g. letters from creditors, bank transactions you can't remember making) that could be the result of identity crime.
- If you believe you are the victim of an identity crime, contact the Police.

### **What is the government doing to protect me from identity crime?**

Government agencies are actively working to help you protect your identity but you need to do your part.

To help combat identity crime, the government is improving systems and processes that involve identity data. Agencies will also intervene in cases of identity theft when they have the legal power to do so.

The government's current focus is on prevention of identity crime by raising people's awareness of the issue and providing advice about how to reduce the chance of becoming a victim.

Assistance is also available for people who think they may be victims of identity crime. The Department of Internal Affairs has developed an Identity Theft Checklist (available at [www.identity.govt.nz](http://www.identity.govt.nz)) that gives advice about what to do and how you may be able to resolve any problems that result from identity crime.

### **Are there any consequences for those who commit identity theft?**

Identity theft can seem minor, such as borrowing someone's ID to gain access to services you may not be otherwise entitled to (i.e. the purchasing of alcohol at licensed premises), but it can escalate into more serious crimes like gaining access to money from financial institutions.

There are serious consequences for committing identity crime. Individuals found guilty of fraud in New Zealand face large fines, and may find themselves behind bars.

### **What happens if identity theft is committed by someone overseas, but New Zealanders are the victims?**

Resolving identity theft committed by someone overseas is very difficult, which is why protecting your identity is very important, especially on the Internet.

The New Zealand Police are unable to charge people for crimes not committed in this country, however, in some cases, legislation protects New Zealand documents in another country, such as passports.

### **Why is identity crime becoming more common?**

Identity crime is a comparatively new type of crime that is often enabled by new technologies, such as the Internet and ATMs. Criminals are getting smarter; they can now access more advanced technology that allows them to strike from great distances, even across the globe.

## **What is Internal Affairs' role in combating identity crime?**

The Department of Internal Affairs has an interest in identity, as the authoritative source of identity information about New Zealand citizens. The Department is leading a cross-government group to tackle the problem.

## **How do you differentiate identity crime from scams etc?**

Identity crime is often perpetrated as part of a scam. However, the criminal's motivation may not be of a financial nature. They may be working to damage someone's reputation, gain access to specific information or to a place, or to escape prosecution.

Identity crime is not defined under the Crimes Act, but can be taken to be any time someone uses another person's details that they are not entitled to use.

## **Has social media changed the threat of identity crime?**

Social media allows people to freely publish their personal information, which can increase someone's risk of identity crime. An identity thief can do a lot with someone's full name and date of birth. Users of social media should ensure they understand how to use the privacy settings available in social media websites and limit the amount of personal information they provide.

## **Extra facts about identity**

### No legal name

In New Zealand we have no legal name, so some people are entitled to more than one name through marriage, family relationships and other changes. This is perfectly legal and people can use the name they prefer.

### No legal form of ID

There is no identity card in this country and the documents often used to prove identity do not have identity at the core of their purpose. For example, a driver licence proves entitlement to drive and a birth certificate indicates a birth has occurred.

### The Evidence of Identity Standard

The New Zealand government has produced the Evidence of Identity Standard for government agencies. This Standard provides good practice guidance for establishing and reconfirming identity. The Department of Internal Affairs is the custodian of the Standard and it is recommended for use by all government agencies.

[http://www.dia.govt.nz/diawebsite.nsf/wpg\\_URL/Resource-material-Evidence-of-Identity-Standard-Index?OpenDocument](http://www.dia.govt.nz/diawebsite.nsf/wpg_URL/Resource-material-Evidence-of-Identity-Standard-Index?OpenDocument)