Read letters carefully and seek professional help (e.g. Accountant or Solicitor) if a significant amount of money is involved.

Don't let embarrassment or fear keep you from reporting fraud or abuse to the appropriate authorities.

**Useful contacts**

NSW Department of Fair Trading  
Phone (02) 9895 0111  
www.fairtrading.nsw.gov.au

Australian Securities and Investments Commission  
Phone 1300 300 630  
www.asic.gov.au

Australian Competition and Consumer Commission  
Phone (02) 6243 1111  
www.accc.gov.au

**BY FOLLOWING THESE TIPS YOU CAN HELP PREVENT FRAUD AND IDENTITY THEFT, AND KEEP YOUR FINANCIAL IDENTITY SECURE.**

**COMMON SENSE IS THE BEST DEFENCE!**

If you see anything suspicious report it to the Police.

**Burwood Police**  
📞(02) 9745 8499

Emergency Number  
📞 000
CASH AND ATMs

Avoid carrying large amounts of cash. If you must carry cash, be discreet when you make purchases.

Request a withdrawal limit on your card for a 24 hour period from your bank.

After dark, look for well lit ATMs. If you see anyone or anything suspicious, come back in a few minutes or use a different ATM.

When you key in your personal identification number (PIN) do not allow others to see it.

Keep your PIN code confidential. Never write it on your ATM card or store it on a piece of paper kept in your wallet.

Put your money in your wallet before walking away from the ATM. Do not count your money when standing at or walking away from the ATM.

If you notice any unusual objects on an ATM or signs of tampering do not use the machine and report this to the bank as soon as possible.

CREDIT CARDS

Carry only the credit cards you need. Make a list of all your credit cards and their numbers. Keep this information in a safe place.

Destroy unwanted or expired credit cards immediately and cancel the card with the issuer.

Don't leave credit cards in a car, hotel room or public place.

If you notice a credit card missing report it immediately. The quicker you call, the less time there is for unauthorised use.

Sign new Credit Cards as soon as you receive them.

Carefully check your monthly statements to make sure each purchase was made by you.

Never disclose your PIN over the telephone or via email, even when asked.

If you move house, immediately tell your bank, card issuer and other organisations you deal with.

FRAUD

Don't leave your cheque book in the glove box of your car.

Always keep your credit cards separate from your cheque book as a thief can easily copy your signature.

Do not leave blank spaces on your cheques. Filling in the blanks makes it difficult to alter the amount or payee name on the cheque.

Do not automatically write your address or phone number on the back of cheques prior to using them.

If a cheque has any details changed, erased or crossed out — ensure that you request additional forms of photo identification to confirm identity verification.

SCAMS

Always ask for the name of the person you are speaking to and whom they represent and do not be afraid to ask for identification.

Find out who you are dealing with. Independently verify claims made by a salesperson, investment advisor or advertisement.

Don't fall for high pressure sales tactics and say "No" if you are being rushed into a decision.

Insist on written information and written quotes for any work.

Do not give a contractor a large sum of money. Check all work carefully to ensure it is performed or delivered as agreed before paying.

Never give personal information over the telephone, including credit cards and bank numbers, until you establish that the company is legitimate. Ask for a number and call them back.

Do business with companies you know and trust and take your time before making any decisions.

Contact the Australian and Securities Investment and Commission If you want to check out bona fides of a Company (contact details overleaf).