

ICICI BANK CUSTOMER EDUCATION SERIES

A TIMES BUSINESS ASSOCIATE COMMUNICATION

PROTECT YOURSELF FROM IDENTITY THEFT.

Mr. Sharma received a call from someone claiming to be from his bank, offering a free Platinum credit card. The person visited at the agreed time, helped him fill the application form, took his signatures, collected the required documents, thanked him and went away.

One fine day Mr. Sharma got a call informing him that he had exceeded his credit-card spend limit. He wondered which card..... and then realised that he had never received that upgraded card.

What happened? Someone had stolen his identity and used the card!

Identity theft is a criminal activity where an impostor uses somebody's personal and confidential information such as name, address and date of birth for personal benefit without the owner's knowledge.

How can you protect yourself?

- Confirm the bona fides of the sales executive visiting you before parting with any information.
- Make a note of his name, contact phone numbers and ID number for future reference.
- Keep photocopies of documents that you need to submit with the application. Never hand over original identity documents like the PAN card, election ID card, etc. to strangers.
- Never hand over your current credit card for exchange or upgrade.
- If you do not hear from the executive after you have handed over the application form, check with the bank.

Destroy old statements of account, unused cards, paid bills for utilities, payment receipts of premiums for insurance policies and copies of driving licence, passport, ration card, etc.



BE AN INFORMED CONSUMER. Watch this space every Monday.