



Telstra Customer Identity Theft & Fraud Policy.

At Telstra, we're committed to helping you protect yourself from identity theft, scams, and fraud. We'll work with you to recover and restore your Telstra accounts and services if they've been impacted by fraud and help you setup your accounts to be as secure as possible to prevent future unauthorised access attempts. We'll also support you when you tell us that a Telstra account has been opened using your details without your knowledge and you're a victim of identity theft, even if you're not a Telstra customer.

What is fraud?

Fraud is dishonestly obtaining a benefit, or causing a loss, by deception or other means. At Telstra, it's the abuse of telecommunications products and services with the intention of obtaining a benefit from, or causing a loss to, you and/or your telecommunications provider.

Criminals may try to use your stolen personal information when they contact us, impersonating you and attempting to access or create Telstra accounts and services. This is known as identity theft. If they successfully use stolen information to verify themselves as you, criminals may use a Telstra account in your name for a number of fraudulent activities.

They may also attempt to hijack your mobile service (known as a **SIM swap**) by transferring your mobile number to a phone in their possession. If a criminal obtains your mobile number, they'll be able to intercept SMS' containing security one-time codes, and gain access to your financial accounts or more personal information.

What you should look out for

Most commonly, criminals use this access to place orders for new mobile devices on repayment plans. They then sell the phone for a profit, while leaving you with the charges.

You should look out for.

- Order notifications received by email or SMS
- Charges on your Telstra invoices for new mobile services, smartphones or devices you did not ask for.

You need to act immediately if your mobile phone is disconnected or displays 'SOS Only' mode in a location you normally receive coverage, as this may indicate a SIM swap has been attempted. Contact Telstra urgently for assistance and contact your bank as soon as possible to let them know you're not in control of your mobile service. You can find information about how to contact us in this policy.



Fraud Customer Care is here to help

Our Fraud Customer Care team provides direct care and support to assist and guide victims of fraud that involve Telstra accounts and services.

We'll contact you, talk you through the next steps and provide a direct contact number for your dedicated case manager. They'll investigate and remediate Telstra accounts and services accessed and used by a criminal and aim to restore them to the same state they were in prior to any unauthorised activity.

We'll aim to provide a summary of our findings, as well as advice on the next steps we recommend you take to recover from identity theft and protect yourself from any further impacts.

We may contact you proactively

At Telstra, we're actively on the lookout for suspicious activity or transactions on your accounts that may indicate they've been accessed or misused by an unauthorised party.

If we detect unusual activity, we'll attempt to contact you directly by phone or email on your listed contact details. We may also pause or suspend the transaction until we've been able to confirm from you that the request is legitimate and authorised.

Note: If Telstra calls you, we will not ask you to provide a one-time pin from an SMS or email. Telstra only requests one-time pins when you contact us. Be cautious of callers claiming to be from Telstra who ask you to provide them security PINs over the phone, as they may be a scam.

We may ask you for more information

Over the course of an investigation into suspicious activity on your Telstra accounts and services, we may need to ask you a few questions about what you've experienced. These can include questions like:

- When did you notice something was wrong?
- Does any other person in your home or business have access to your accounts and may have requested the transactions?
- Have you spoken to your bank or financial institution to let them know about the activity?
- Have you had your identification stolen, recently or in the past few years?
- Have you recently received a call from someone claiming to be from Telstra?
- Have you received any unusual or unexpected emails or SMS claiming to be from Telstra?



How to get in touch with us

You can use the [Report Fraud on Your Account](#) form to notify us and request contact from one of our Fraud Customer Care specialists. We'll investigate the activity on your account and contact you on your preferred method to help you recover from any unauthorised changes.

You can also [Message Us](#) and get help at any time; or call Telstra by phone on 13 22 00 and say 'fraud' to get help between 7:00am and 11:00pm AEST, 7 days a week.

What other help is available

- You can read about scams, and how to report them to Telstra, on our Cyber Security's [Active Scams](#) page
- For technical support to review and protect the security of your devices, our [Telstra Platinum](#) team may be able to help
- If you're a Telstra customer, but your bank account or credit card was used to pay a Telstra account that doesn't belong to you, please contact your bank or financial institution directly to dispute the charge and discuss options to reverse the transaction
- The government **Australian Cyber Security Centre (ACSC)** hosts a [support website](#), which provides a range of personal cyber security guides and advice to help you protect yourself and use the internet securely

How to get additional expert support

To help you secure your identity beyond your Telstra accounts, we recommend that you contact IDCARE on their website (www.idcare.org) or by calling 1800 595 160.

IDCARE is Australia and New Zealand's national identity and cyber support service. They are a registered not-for-profit that will support you to mitigate and recover from having your identity compromised. IDCARE does not charge or ask for donations for their frontline services, and their costs are paid by a number of subscriber organisations which include Telstra.

IDCARE's website provides a "cyber first aid kit" checklist that you can go through in your own time to get peace of mind to recover from identity theft, fraud, and cybercrime.

If you are unhappy with our resolution

If we are unable to come to an outcome that you think is reasonable, you can lodge a complaint through either the My Telstra app or telstra.com/complaints or call us on 13 22 00 and say "complaint".