

13 September 2024

Dear Michael

This pertains to your complaint with reference number 100920241722567565.

We write to you with regards to a recent complaint you raised surrounding the unauthorised application for a Citi Prestige credit card account in your name in November 2023.

We confirm that the application was not successful as it has not met our credit criteria and security verification requirements. **We also confirm that your driver's licence information was used in relation to the above false application.**

WHAT TO DO IF YOU ARE A VICTIM OF IDENTITY FRAUD

1. Report the matter to your local police and ask for a police report or reference number so you have evidence that you reported the issue. If your local police will not accept your report, report to the Australian Cyber Security Centre at [ReportCyber](#) by accessing the below link:

<https://www.cyber.gov.au/report>
2. If you haven't already done so, get a copy of your credit report to ensure that it is accurate. You are entitled to a free credit report once every 12 months. It will also show which organisations have recently checked your credit history, so you can tell them not to authorise a new account in your name. Consider contacting credit reporting bodies to place a ban period on your credit report — during a ban period, they won't use or disclose your credit report or add new information to it. You can request a copy of your credit report from these credit reporting bodies:
 - [Equifax](#), phone [138 332](#)
 - [Experian](#), phone [1300 783 684](#)
 - [Illion](#), phone [1300 734 806](#)
3. If further unauthorised applications/accounts are noted on your credit report, contact the respective creditors and advise them that you are a victim of identity theft. You will also need to update your report with the [police](#).
4. Change your account passwords and take steps to protect your identity such as removing your date of birth, employment details and residential suburb from social media, securing your mailbox, check to see if your personal email has been hacked and check if your actual driver's license and passport are still on your possession.
5. If required, seek professional support from IDCARE, a not-for-profit organisation and registered Australian charity. IDCARE is Australia and New Zealand's national identity & cyber support service. It can assist Australian and New Zealand individuals and organisations reduce the harm they experience



from the compromise and misuse of their identity information by providing effective response and mitigation. Further information is available at www.idcare.org or you can call AU: 1300 432 273.

6. And finally, act quickly. It's important to act quickly to minimise any financial or other damages.

Further information with regards to identity theft can be obtained at the below link which formed the basis of our guide:

<https://www.oaic.gov.au/privacy/data-breaches/identity-fraud/>

We hope that this has satisfied your concern. However, if you are not satisfied with the actions taken, then you can contact our internal dispute resolution team via email on: aust.customeradvocacyunit@citi.com.

Alternatively, you may lodge a complaint with the Australian Financial Complaints Authority (AFCA) who can be contacted via the following methods:

- Online: www.afca.org.au
- Email: info@afca.org.au
- Phone: 1800 931 678 (free call)
- Mail: Australian Financial Complaints Authority, GPO Box 3, Melbourne VIC 3001

Time limits may apply to complain to AFCA so you should act promptly or otherwise consult the AFCA website to find out if or when the time limit relevant to your circumstances expires.

If there is anything else that we can assist you with, please do not hesitate to contact us on 13 24 84.

Yours sincerely
Citi Customer Service