

Flight Centre Data Compromise

IDCARE is Australia and New Zealand's National Identity & Cyber Support Service. This Response Plan provides guidance to clients of Flight Centre that have concerns about their personal information following correspondence received in relation to a data compromise event.

About IDCARE: IDCARE is an independent national body, not-for-profit organisation and registered Australian charity. **IDCARE has not been engaged** by Flight Centre to assist its customers and the information provided is based on calls received from their customers to IDCARE and concerns expressed. For more information about IDCARE please visit our website or call IDCARE's toll-free national hotline:

1300 432 273 (AUS)

www.idcare.org

CONTEXT AND ASSESSMENT

What information has been compromised?

From 11 July 2017 IDCARE started to answer calls from members of the community who had received a letter from Flight Centre identified as a "recent issue" involving "personal information". IDCARE has been informed that the content of this letter indicates that this "personal information" was made accessible to an identified group of third party developers and that the incident did not involve any unauthorised access to Flight Centre systems.

The information that has been reported to have been breached is passport details. IDCARE assumes that this would involve Passport Number, Issue and Expiry Date, Place of Birth, Nationality, Full Name and Date of Birth. It is not clear whether this would also include an image of the Passport photo and contact information (email, address, telephone number(s)). IDCARE is aware that some clients have been advised that the information relates to their Passport serial number, whereas others have been advised that it was their "personal profile". IDCARE has asked Flight Centre for specific guidance on this which we are still awaiting. Under privacy laws, in most circumstances individuals have a right to ask as to what specific information of theirs was compromised (for further information on your rights visit the Privacy Commissioner's website www.oaic.gov.au).

What can criminals do with this information?

The advice provided by members of the community indicates that Flight Centre has emphasised that no unauthorised third party gained access to this information. On face value this would reduce the credit risk. Without such a view, passport information represents a high-risk event of direct misuse. A criminal does not need any further information to commit identity theft in the form of acquiring products and services in someone's name.

IDCARE's assessment of this data breach

IDCARE assesses that based on the information provided by individuals that have engaged IDCARE in relation to this incident that the risk of direct misuse is **high** however that such a risk may be contained given that no unauthorised access to third parties has been advised by Flight Centre. Please note that IDCARE is assessing this event based on information provided by members of the public. Specific details in relation to this event asked of Flight Centre by IDCARE are yet to be provided. For example, it is unclear whether individuals that may have been involved in a group booking have all been notified or merely the individual who made the booking on behalf of others. It is also unclear whether the information accessed included address information. In IDCARE's experience, individuals may be impacted in different ways when their name, contact details and residential address have been breached – particularly where individuals

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have concerns about their residential and contact information being attributed to their name (for example, domestic and family violence survivors).

What does IDCARE advise to mitigate risk?

Impacted individuals who contact IDCARE can expect to receive counselling support from our specialist Identity & Cyber Security Counsellors and be provided information on additional responses that may be unique to their own situation (such as their rights in requesting their credit report or placing a credit ban). Our counsellors are expert in assisting individuals who may be emotionally heightened following exposure of their information through data breach. Our services operate from 8am to 5pm Monday to Friday (Tel: 1300 432 273 or 1300 IDCARE). Note that IDCARE is a not-for-profit charity and we rely on volunteers in order to meet our service demands. Whilst we are funded by leaders in business and government, the demand for our services are such that you may experience some delays in us responding to your contact immediately. Note that IDCARE does not have a financial relationship with Flight Centre in providing this support service.

RESPONSE PLAN INFORMATION

From the information provided by Flight Centre customers impacted by this event, IDCARE has developed the following Response Plan for consideration. The Response Plan is designed to protect identity information and guide impacted individuals through the processes and actions we recommend are most relevant in reducing the real risk of future misuse.

Mitigating Credit Risk

Credit risks occur when credentials are breached that are used to obtain credit from credit providers. Credit providers, such as lenders, mobile phone providers and retailers rely on credentials by customers to “prove” their identity and enable the checking of a credit report (or credit worthiness). On the mainland in Australia there are three credit reporting agencies:

- Experian
- Dun & Bradstreet
- Equifax

If you have ever lived in Tasmania and have obtained credit in that State then you may also have a credit report at the Tasmanian Collection Service.

Under Australia's Privacy laws and regulations, members of the community can request a **credit ban** from each of the credit reporting agencies to disable the ability for credit providers to check credit reports (credit worthiness). The following table provides links on how to request a credit ban and how to also request a free copy of your **credit report**. Your credit report will inform you as to whether any credit enquiries have been made about you that you can't explain – often this is an indicator of an identity theft. Under the same Privacy laws and regulations, the credit provider must correct credit reports where it is found that credit has been provided due to identity theft.

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How to Organise a Credit Ban and a Credit Report to Mitigate Your Credit Risk

Note if you are unsure about clicking on links, all of this information can be found on IDCARE's Credit Reporting page. Details about our organisation can be found from the Department of Foreign Affairs & Trade, the Australian Taxation Office, Vodafone, and Australia Post to name a few.

What to Organise	Experian	Dun & Bradstreet	Equifax (formally Veda)	Tasmanian Collection Service (for Tasmanian resident)**
Credit Ban	http://www.experian.com.au/credit-services/credit-reports/place-a-ban.html	https://www.checkyourcredit.com.au/Resources/Forms/BanApplicationForm.pdf	* Email: banrequestAu@equifax.com	03 6213 5555 or visit http://www.tascol.com.au/
Credit Report	http://www.experian.com.au/credit-services/credit-reports/order-credit-report.html	https://www.checkyourcredit.com.au/MyAccount/Order/StandardService	https://forms.mycreditfile.com.au/Apply/Index?form=FreeCreditFile&_ga=1.15153846.1072713756.1426549134	03 6213 5555 or visit http://www.tascol.com.au/

*Further details for applying for a ban with Equifax:

Send an email to banrequestAu@equifax.com with the following:

- The driver licence number (copy of the document is NOT needed, just the number)
- Full name
- Date of birth
- Current and previous address history
- Mention the reason for the ban request ie: identity theft

** If you are a Tasmanian resident or believe you have a credit report in existence in Tasmania, please call the Tasmanian Collection Service.

To reiterate the Credit Reporting Agencies are not IDCARE. These are completely separate commercial organisations. Under Privacy laws and regulations credit bans and reports are free.

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Questions & Answers

Here are some of the questions asked by individuals that have engaged our community service seeking support in relation to this event and our advice in response:

Do I need to do anything else to mitigate credit risk? Notwithstanding that the information provided by clients indicates that the information was not accessed by an unauthorised party, in IDCARE's view the credit risk is greatly mitigated through organising a credit ban. Bans are in place for 21 days and may be extended. Bans may also be lifted at any time by the individual concerned and in our view are the key step in mitigating credit risk. Additionally, there are paid services that can offer monitoring or alerting services. If you decide to go with these services in addition to a ban, note that some may automatically charge you for renewal if you don't opt out – so please read the finer details.

Is the letter a scam? No. IDCARE does not believe this letter is a scam and Flight Centre has confirmed that it is legitimate.

The letter said “included your passport details”, but then it said “no other information was disclosed”. Was there other information? IDCARE has no further information about whether passport *and* other information was inadvertently disclosed. This is a question for Flight Centre.

Will a ban impact my existing lines of credit (eg. loan, mobile phone, credit card)? No. A ban will not impact any *existing* credit, but it will prevent you from gaining new credit unless you lift the ban by contacting each relevant credit reporting agency during the period of the ban.

Why has Flight Centre provided details of one credit reporting agency? We don't know. There are three on the mainland and one in Tasmania and they have a different report on each of us. We strongly advise to contact all three if you reside on the mainland and the Tasmanian Collection Service if you reside in Tasmania or have a credit report there.

Will something happen to me when I travel? Will I be stopped at the border? No. Any risk to your travel is highly unlikely. The Department of Foreign Affairs & Trade (Passport Office) and the Australian Border Force have very strong controls in place that would make it very unlikely that someone could travel in your name. The risk of someone applying for a new passport using your details is also highly remote due to the use of biometrics and related controls during such processes.

Does a breach of my passport mean a breach for life? No. A Passport number changes each time you are issued a new passport, unlike your driver licence and Tax File Number. You may elect to apply for a new passport, which would provide a new number and be a further step you could take to mitigate the credit risk. But if you're about to travel or you are about to have a passport expire, you may be better off waiting (particularly if you have a ban in place).

What are my rights when a data breach happens? IDCARE encourages individuals impacted by these events to enquire about the specific details of yours that have been put at risk, how, when, and why. It is unclear as to when the compromise of information first occurred and the time taken to notify impacted individuals at this stage. These enquiries are best directed to Flight Centre.

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I have real concerns about this. Who can I call? IDCARE's services for individuals in the community are free. If you have concerns please contact IDCARE and talk to one of our experienced Identity & Cyber Security Counsellors about it (1300 432 273 or contact@idcare.org or Support Request Form at www.idcare.org). For specific information about the incident, what details of yours was put at risk, when etc., we would encourage you to contact Flight Centre.

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