

SUBMISSION NO. 17

Joint Select Committee on Cyber-Safety
Department of House of Representatives
PO Box 6021
Parliament House
CANBERRA ACT 2600
AUSTRALIA

Phone: 02 6277 4202
Fax: 02 6277 2219
e-mail: jssc@aph.gov.au

Re: http://www.aph.gov.au/house/committee/jssc/senior_australians/index.htm

Thank you for providing a platform to present my own debrief from my own experience.

As a past member of the Australian Defence Force, I have *always* been aware that information can never be secure, it is all a matter of degree.

My mother who had been my book keeper since I began my business has had access to the internet since the early 90's.

Seven years ago, I found that she was ignoring my email access policy and I withdrew her access to my Exchange Server.

From here she got a succession of public email accounts and fell victim to email scammers.

Result: Blew her savings, hocked her jewellery, created debt by deception and accepted no responsibility for what she initiated and did.

Consequences: I have had to assume control of her accounts.
I have been unable to monitor her access to public email
as it is done via the Public Library.

Given: Public Libraries quite rightly give public access to the internet.

What would I wish / recommend to mitigate the consequences for those who *I know* will follow me.

GIVEN: There is no central registry to help.

Just one example occurred after I had to recover pawned family property, where I was told that I had to write to 134 pawn brokers in Adelaide just to alert them to my mothers situation. (Just in case she went there.)

Application of existing legislation by agencies would help.

Contacting AUSTRAC, I was informed that they rely on the Anti-Money Laundering and Counter-Terrorism Act 2006 Division 2 – Suspicious matters s41. Reports of suspicious matters.
<http://www.comlaw.gov.au/Details/C2011C00884>

Contacting the Australian Federal Police, I was informed that they use Criminal Code Act 1995 – Part 7.3 Fraudulent Conduct
http://www.austlii.edu.au/au/legis/cth/consol_act/cca1995115.txt

Contacting the SA Police e-crime section I was informed that they used Criminal Law Consolidation Act 1935 s139. Deception

The Achilles Heel to the above is the **Privacy Act**

Privacy Act - SBS 25 Oct 2011, Insight
<http://www.sbs.com.au/insight/episode/index/id/441/Privacy?cid=23227>
Timothy Pilgrim is the federal Privacy Commissioner. He says that the way the public defines 'privacy' is much broader than what is actually in the Privacy Act, which only covers information collected by an organisation.

From the OAIC which now incorporates the Office of the Privacy Commissioner.
http://www.oaic.gov.au/publications/privacy_fact_sheets/Privacy-factsheet1_IPPs_online.pdf

Principle 11 – Limits on disclosure of personal information

1. A record keeper who has possession or control of a record that contains personal information shall not disclose the information to a person, body or agency (other than the individual concerned) unless:
 - (e) the disclosure is reasonably necessary for the enforcement of the criminal law or of a law imposing a pecuniary penalty, or for the protection of the public purse.

In my family's case, both my mother's bank branch where her funds were held and the Australia Post agency who acted as the agent for Western Union suspected that my mother's actions were scam related and by hers and their admission had tried to talk her out of it.

Both the branch manager and the agency supervisor had admitted to contacting their appropriate regional offices for guidance but were told that the Privacy Act precluded them from telling me, as an immediate family member, so that I might have minimised her exposure.

I found myself fighting a scenario not of my choosing and way out of any control that I could recover from.

Q. As agencies covered by AUSTRAC, why were my mother's bank withdrawals and Western Union transactions NOT flagged to AUSTRAC as the legislation had provision for?

Is the application of the applicable legislation being used to its most effective or I am finding an example of theory generated tokenism?

The fact that I had all the Powers of Attorney did not help me protect my mother's situation!

Seniors have the empowerment to use the internet, but do not have the wherewithal to handle the subterfuge found there. I.e. Scams, Trojans, Malware, Spyware et al.

I have more information to provide, but how much is too much in these submissions.

Unfortunately, I have an 83 year old friend whose 60 year old son is in the \$1m category. I hope he will also make a submission.

Yours sincerely,

MW

<http://www.aph.gov.au/house/committee/jsc/report.htm>

References:

I have enclosed a selection of awareness links to articles sourced from social media that have crossed my desk in the last couple of days.

[Are Your iPhone Apps Taking Your Address Book Without Permission? | Business | TIME.com](http://business.time.com/2012/02/16/is-your-iphone-stealing-info-about-you-and-your-friends/)

<http://business.time.com/2012/02/16/is-your-iphone-stealing-info-about-you-and-your-friends/>

[Second passport for South Africans? It's spam of the day | Naked Security](http://nakedsecurity.sophos.com/2012/02/17/second-passport-south-african/?utm_source=twitter&utm_medium=NakedSecurity&utm_campaign=naked%252Bsecurity)

http://nakedsecurity.sophos.com/2012/02/17/second-passport-south-african/?utm_source=twitter&utm_medium=NakedSecurity&utm_campaign=naked%252Bsecurity

[Researchers take another crack at SSL | Naked Security](http://nakedsecurity.sophos.com/2012/02/17/researchers-take-another-crack-at-ssl/?utm_source=twitter&utm_medium=NakedSecurity&utm_campaign=naked%252Bsecurity)

http://nakedsecurity.sophos.com/2012/02/17/researchers-take-another-crack-at-ssl/?utm_source=twitter&utm_medium=NakedSecurity&utm_campaign=naked%252Bsecurity

Connecticut college computer infected with malware, 18K affected - SC Magazine
http://www.scmagazine.com/connecticut-college-computer-infected-with-malware-18k-affected/article/228279/?utm_source=dlvr.it&utm_medium=twitter

Google Cookies Bypassed Safari Privacy Protection - Packet Storm
http://packetstormsecurity.org/news/view/20610/Google-Cookies-Bypassed-Safari-Privacy-Protection.html?utm_source=twitterfeed&utm_medium=twitter

10 steps to harden Windows Server 2008
<http://blog.tevora.com/enterprise-applications/10-steps-to-harden-windows-server-2008-2/>

Five Dollar Fraud - Security and PCI Compliance at the Point-of-Sale | Research with Results: a blog from the Aberdeen Group
<http://blogs.aberdeen.com/it-security/five-dollar-fraud-security-and-pci-compliance-at-the-point-of-sale/>