



Hijack-proof Your Identity

How to avoid becoming the next victim

More and more South Africans are waking up to find that they owe banks and financial institutions thousands of rands. They can't remember spending the money. No, they don't suffer from amnesia: their identity has been stolen. If you travel for business, you're particularly at risk. You're carrying a lot of personal information and, in the hustle and flow of an airport or hotel, you're often distracted. To keep your name – and your credit rating – follow this plan.

1 | PACK LIGHT

Leave your cheque book and (most of) your cash at home. It's safest to use your credit card because if the card is stolen – and you report it – you won't be liable for unauthorised charges.

2 | PAY ATTENTION TO THE DETAILS

Con artists don't need to steal your actual credit card to defraud you; they just need your details. Bevan Lane, an identity theft expert at Infosec Consulting, says con artists are becoming craftier in convincing you to hand over your details. They do their homework, gleaning information about you from the Internet, so they appear "official" when they phone. They'll have your name and

they may even have your credit card number; all they need to gain control of your card are the three digits at the back. With these details, fraudsters can duplicate your card and go on a spending spree. No one from the bank will ever phone to ask for these three digits.

3 | CONNECT SMART

"Wi-Fi hotspots are security nightmares because people don't check which Wi-Fi connection they're connecting to," says Lane. Fraudsters lurk on these networks waiting for you to connect and hack into your computer. Install up-to-date virus protection software and a personal firewall to repel the attackers. Enter personal information only when you're on a secure site, which can be recognised by a URL starting with "https" and a closed padlock icon.

4 | BEWARE THE SWAP

Pretending to be you, fraudsters report your cellphone stolen or lost to your service provider and get access to a new SIM card, which means they can intercept SMSs from your bank, allowing them to pilfer from you at will. If your cellphone is suddenly disabled and you have no network access, contact your service provider and bank immediately. **YUSRAH JULIUS**

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ASK THE CONCIERGE

Uncommon solutions to your cultural conundrums from our resident in the know

How do I clean my wine glasses without leaving residual detergent behind or breaking them?

Use a dishwasher. Ninety percent of breakages occur from polishing and impact with the tap while rinsing. If you're washing by hand, Alison Joy of Wine Essentials (agents for Riedel crystal) recommends washing under warm water, with half a teaspoon of detergent. And the residue? "There's a school of thought that doesn't want to use detergents," says Joy, "but then it's tricky to get the sticky fingerprints and lipstick residue off. As long as they're thoroughly rinsed and steamed, it shouldn't present a problem." **Ditch your drying-off cloth and simply leave glasses upside down on a linen cloth.** And to achieve that perfect shine? "Steam over boiling water and hold the glass upside down at the base, using both hands and linen towels, and polish the base gently. Then use one hand to cradle the bowl, polishing the inside and outside with the other."



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Where should I store my valuables when at a hotel?

Go for the safety box at reception. Most offices are equipped with security cameras that track everyone's movements. Plus, you're the only one with access. **Upmarket hotels offer state of the art bedroom safes that have great security.** These safes can only be overridden by a master key kept by the security manager.

Are there benefits to using a travel agent?

Yes, for multiple destinations and the best flights. Otherwise book your accommodation yourself. **My tip: rather speak to the receptionist at the hotel; that way you can negotiate a rate discount.** For local business trips, a great option is to book online directly with the airline.

Girschen Clingen is the concierge for the Pezula Resort Hotel & Spa. Can he help in your personal quest for culture? Write to concierge@touchline.co.za



JAMES GARAGHTY; SEAN MCCABE