

WHAT IS IDENTITY FRAUD?

Your identity is a valuable asset - you need it to function in everyday life. You need evidence of who you are in order to open bank accounts, obtain credit cards, finance, loans and mortgages, to obtain goods or services, or to claim benefits.

Your identity is made up by your personal details (for example your name, address and date of birth), and a collection of documents and records (such as utility bills, passports, driving licences, birth certificates and your bank details). Any of these details are potentially useful to identity thieves.

However, it is possible for criminals to steal your identity without your consent and use your details illegally to apply for these products and facilities. They may even attempt to 'take over' your own existing accounts. This is known as identity fraud, and it may take a variety of forms, but the starting point for most fraudsters is to gather information on their victim. Almost any personal details are useful to help the fraudster build up a profile of their victim.

There are steps you can take to prevent your details from being misused in this way, and if you've fallen victim, don't panic - it's unlikely you've been targeted personally. There is help and advice available.

HOW CAN I AVOID BECOMING A VICTIM OF IDENTITY FRAUD?



A fraudster finds any piece of information relating to their victim useful, and may use various tactics to get hold of it. Even the most mundane of documents or details can help the fraudster assume an innocent person's identity, but by being careful with your personal information you can greatly reduce the risk of becoming a victim:

- Treat your personal details as 'confidential' - don't give them away easily or store them in a place where they can be easily compromised
- Be cautious if you are contacted by telephone, fax, post, email, or in person and asked for details such as your date of birth, mother's maiden name, PIN number or security password. Your bank will never contact you to verify your details in this way. Offer to ring back any suspicious callers
- Avoid using your mother's maiden name as a security password – it may be easily discovered. Where possible, try not to use the same password for different accounts.
- Destroy any documents showing your name, address or other details before throwing them away, especially bank statements, utility bills, credit and debit card receipts, pre-filled application forms and junk mail
- When paying by plastic card, don't let your card go out of sight. Your account details could be copied (or 'skimmed') from the magnetic strip on the card and re-used without your permission
- Check your bank / credit card statements promptly and report any transactions you don't recognise to your card issuer, even if they are only for small amounts
- Make sure you formally close any accounts you no longer require. A fraudster could reactivate mail order or credit card accounts you've not used for a while, especially if they are registered at an old address
- Keep identity documents such as your driving licence, passport, birth & marriage certificates in a safe place
- Avoid signing up for junk mail – this may result in pre-filled application forms being sent to an address long after you've moved out. Contact the Mailing Preference Service and/or the Telephone Preference Service for more details (see below)
- If you move home, inform all the relevant organisations of your change in address straight away to make sure all your accounts move with you

WHAT ARE THE WARNING SIGNS?

There are a number of indicators that may suggest your identity details have been misused:

- You receive bills, invoices, or receipts addressed to you for goods or services you haven't ordered, or letters to you from solicitors or debt collection agencies relating to debts that aren't yours
- You receive letters relating to applications for accounts, goods or services you haven't made, or statements for accounts in your name that aren't yours
- There are transactions on your bank or credit card account statements that you don't recognise
- Important identity documents, such as your passport, driving licence, utility bills or bank statements, have gone missing or been stolen
- There are new accounts appearing on your credit file (see box below) that you or others who live at your address don't recognise, or 'searches' appear on your credit file that don't relate to an application made by you or others who live at your address
- Your regular bills and statements do not arrive. Fraudsters have been known to take over people's bank accounts and change the address - if you suspect this, inform the organisation concerned
- You receive no post at all. A common tactic is for fraudsters to re-direct a victim's post to another address - contact the Royal Mail if you have any suspicions
- You apply for financial products such as credit cards, loans or mortgages and are unexpectedly declined, or you apply for welfare benefits and are told you're already claiming when you aren't



I THINK I'VE BEEN A VICTIM OF IDENTITY THEFT – WHAT SHOULD I DO?



Act quickly! You will not normally be liable for any debts accrued by a fraudster using your identity without your consent, but unfortunately it is down to you as the victim to arrange for your credit record to be corrected.

– If you are contacted by any financial organisation regarding applications or accounts in your name that you know nothing about, inform them immediately of your concerns.

- Contact your local Police station and report the identity theft as a crime. Request a crime number and provide this to any company you contact
- Check your post is secure. Most important documents are sent through the post, but your post can be intercepted or stolen - even from your own post box. Your post can also be fraudulently re-directed to another address - the fraudster then receives any important documents intended for you. Contact the Royal Mail if you have any suspicions
- Do you have all of your documents? You may not have realised that your passport or driving licence has gone missing. If so, report the loss/theft as soon as possible to the appropriate organisation and to the Police



- Keep copies of all correspondence and note who you have spoken to and when. Send all letters by recorded or special delivery. Keep track of how much time you spend dealing with the problem
- Beware of 'credit repair' companies. They may charge you for services or documents you could easily obtain for a lesser amount (or for free) yourself
- Consider closing your existing accounts, destroying all cheques and cards, and then re-opening new ones

REQUEST A COPY OF YOUR CREDIT FILE/REPORT

Credit files cost from £2 and are available from the UK's main credit reference agencies:

Experian Ltd, Consumer Help Service
PO Box 9000, Nottingham, NG80 7WP
Tel: 0870 241 6212 www.experian.co.uk

Equifax plc, Credit File Advice Centre
PO Box 1140, Bradford, BD1 5US
Tel: 0870 010 0583 www.equifax.co.uk

Callcredit plc, Consumer Services Team
PO Box 491, Leeds, LS3 1WZ
Tel: 0870 060 1414 www.callcredit.plc.uk

Your credit file shows most credit accounts opened in your name, plus any recent applications made using your details. If you spot any accounts or applications you did not make, contact the organisation straight away and request they remove the data from your credit file. Some credit reference agencies offer services to help victims of identity fraud.

CIFAS PROTECTIVE REGISTRATION **TEL: 0870 010 2091**

CIFAS is a fraud prevention organisation. Victims of identity theft can make use of the CIFAS Protective Registration Service to protect themselves against further impersonation attempts.

Also, if you believe a fraudster may use the identity of a deceased person, a relative or executor may place a CIFAS Protective Registration against the deceased person's address.

The Service protects the identities of victims by flagging to over 240 CIFAS Member companies (virtually the whole financial services industry) that their details may have been misused previously, and that they need to validate the information provided thoroughly.

In some cases this may lead to further proof of identification being requested before an application proceeds. Call 0870 010 2091 to enquire about CIFAS Protective Registration (a small fee is charged to cover costs).

USEFUL CONTACTS

Royal Mail Customer Enquiry
Customer Services, Freepost, RM1 1AA
Tel: 08457 740740 www.royalmail.com

UKPS (United Kingdom Passport Agency)
Tel: 0870 521 0410 www.passport.gov.uk

DVLA (Driver & Vehicle Licensing Authority)
Customer Enquiries (Drivers) Unit, DVLC,
Swansea, SA6 7JL
Tel: 0870 240 0009 www.dvla.gov.uk

CIFAS Protective Registration
PO Box 1141, Bradford, BD1 5UR
Tel: 0870 010 2091 www.cifas.org.uk

Mailing Preference Service
DMA House, 70 Margaret Street, London, W1W 8SS
Tel: 020 7291 3310 www.mpsonline.org.uk

Telephone Preference Service
DMA House, 70 Margaret Street, London, W1W 8SS
Tel: 020 7291 3320 www.tpsonline.org.uk