

IDENTITY FRAUD IS ONE OF THE UK'S FASTEST GROWING CRIMES

Identity Fraud affects 25%* of the UK's population and the last official estimate put the cost of identity theft at £1.7 billion, according to a cabinet office study.

IDENTITY THEFT occurs when an individual's or company's personal or confidential information is obtained by another person without their knowledge.

IDENTITY FRAUD happens when criminals use this information fraudulently to obtain credit, goods or other services in that person's or company's name.

HOW TO SPOT IDENTITY FRAUD

Victims of identity theft often do not realise their identity has been stolen until it is too late. Here are some useful tips to help you spot identity fraud as soon as it happens:

- Card statements or bills arrive late or not at all
- Unusual transactions appear on your credit card or bank statements
- Companies contact you about new accounts or services about which you have no knowledge
- You are unexpectedly refused credit cards or store cards

*A recent WHICH? report found that 1 in 4 people had been or believed they knew someone who had been a victim of ID Fraud

HOW TO PREVENT IDENTITY THEFT

HERE ARE SOME USEFUL TIPS TO HELP YOU PROTECT YOUR IDENTITY:

Avoid "Auto Complete" software when you fill out an online form. The software remembers your personal details, which makes it easier for thieves if they access your PC.

Beware of companies contacting you unexpectedly and asking for personal information. Ask for a name and contact number and verify this with the organisation before calling back.



Check website URLs to ensure they are spelt correctly as it is possible to be redirected to a similar name, fraudulently. Add websites to your favourites folder so there can be no mistake.

Regular monitoring of your credit report will alert you if someone has been using your identity ensuring you can stop the fraudster quickly. Obtain a copy of your credit report from Callcredit, Equifax or Experian (see useful contacts).

Protect your cards: Minimise the number of cards you carry. Contact your card company if you lose a card or if a new credit card doesn't arrive. Sign and activate new cards immediately.

Shred all documents at home and at work to ensure criminals cannot gather information from your rubbish or recycling bin. Confetti-cut shredders provide higher security and reduce bulk waste. Visit www.fellows.co.uk for advice on selecting the right shredder for you, or contact Fellows for your nearest stockist (see useful contacts).



Memorise your passwords and personal identification numbers. Avoid using easily available information such as mother's maiden name, birth date, phone number, or series of consecutive numbers.

Pay attention to billing cycles. Contact creditors immediately if your bills arrive late.

Don't divulge personal information whether on the phone, by mail, or on the Internet, for a purpose you don't understand. Use other types of identifiers when possible.

Protect your post. Don't leave outgoing mail lying around; deposit it at the post office or a post office collection box. Promptly remove post from your post box. If you go away, contact Royal Mail about its Keepsafe service to avoid the pile of unopened mail on your doormat (see useful contacts).

Stay safe online. If you use the Internet make sure you have the latest security patches and up to date anti-virus software installed.

Update contact details with all relevant organisations if you move house or change phone numbers. Use a mail forwarding service to reduce the risk of your personal information getting into the wrong hands.

Useful numbers. Keep a record of the numbers you need to ring if your credit and debit cards are stolen so you can cancel your cards as soon as possible.

SIMPLE STEPS FOR BUSINESSES TO PROTECT THEMSELVES

Companies must have measures in place to make it harder for criminals to penetrate their organisation. Many of the rules that apply to individuals can be adapted to protect your company and your customers. Other steps include:

Check the identity of your customers - both businesses and consumers. Use credit reference agencies to verify and authenticate the identity of customers.

Companies House provides useful guidelines on how companies can protect themselves. However, it is a public record source and not a crime prevention service or credit reference agency. Always satisfy yourself that your customer is legitimate through additional means.

Company bank accounts. Do not allow details of the company accounts to be in the public domain where fraudsters may obtain sufficient detail to facilitate an attack on the account through impersonating signatories.

Formulate and adhere to a document disposal policy to protect your business and its employees.

Store sensitive documents in a safe place and limit access to employees who really need them. For more information on document retention contact Fellows for a free copy of the Records Management Handbook.

Shred all documents and electronic media Businesses have a duty of care to protect their customer's and employees's information and a legal obligation to do so. Principle 7 of the Data Protection Act requires businesses to dispose of personal information securely. Shredding documents is the best way to destroy them securely. For higher security always use a Confetti-cut shredder that cuts paper into small particles.

Inform staff about the risks of corporate identity fraud and caution them about giving out company information without first checking who they are giving the information to.

WHAT TO DO IF YOU THINK YOU'VE BECOME A VICTIM

If you suspect that someone has used your name, or other personal information to get credit or a loan, the following steps can help.

Contact your bank and credit card companies and cancel any cards. Even if not all your accounts have been affected notify the companies so they can monitor your accounts to ensure thieves do not access them.

Contact a credit checking agency such as Callcredit, Equifax or Experian and follow their suggested steps to resolve the situation and prevent it happening again (see useful contacts).

Contact CIFAS, The UK's Fraud Prevention Service if your identity documents have been stolen or you have reason to believe that your identity is at risk, and register for Protective Registration. As a result of doing so, additional verification checks will be carried out to ensure that any further applications are genuine. This will help to protect you from further impersonation attempts. (See useful contacts).

Contact the appropriate creditors, banks, phone companies, and utility companies and close fraudulent accounts. You may be liable for only £50 of the fraudulent charges, but different issuers have different policies. Most creditors promptly issue replacement cards with new account numbers.

Keep a record of all communications. Send all letters by registered mail and keep copies. If you think your case may lead to a lawsuit, track how much time you spend dealing with the problem.

Contact your local police station and report it. Ask for a crime number to help convince creditors that someone else has opened an account in your name.

Contact Crimestoppers. Crimestoppers has been operating its 0800 555 111 phone number in the UK since 1988, allowing people to phone in anonymously with information about criminals or crimes which is then passed on to the police.



USEFUL CONTACTS:

Callcredit

www.callcredit.co.uk
Tel: 0870 060 1414

CIFAS

www.cifas.org.uk
Cifas Protective Registration
0870 010 2091

Companies House

www.companieshouse.gov.uk

Crimestoppers

Crimestoppers allows people to phone in anonymously with information about criminals or crimes which is then passed on to the police.

www.crimestoppers-uk.org
Freephone: 0800 555 111

Equifax

www.equifax.co.uk
Tel: 0870 010 0583

Experian

www.experian.co.uk
Tel: 0870 241 6212

Federation of Small Businesses

www.fsb.org.uk
Tel: 020 7592 8100

Fellowes

www.fellowes.co.uk
Freephone: 00 800 1810 1810

Financial Services Authority

www.fsa.gov.uk
Tel: 020 7066 1000

Fraud Advisory Panel

www.fraudadvisorypanel.org
Tel: 020 7920 8721

HM Revenue & Customs

www.hmrc.co.uk

Metropolitan Police Economic and Specialist Crime Command

www.met.police.uk/fraudalert

Royal Mail

www.royalmail.com
Tel: 08457 740 740

UK Identity and Passport Service

www.IPS.gov.uk



A QUICK REFERENCE GUIDE

PROTECT YOURSELF AGAINST IDENTITY FRAUD



NATIONAL IDENTITY FRAUD

PREVENTION WEEK™

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