

Identity Theft

Don't
become
a victim

This leaflet provides advice on:

- what you can do to protect yourself against identity theft and fraud;
- what to do if it happens to you; and
- where to get further help.

What is identity theft?

Your identity and personal information are valuable. Criminals can find out your personal details and use them to open bank accounts and get credit cards, loans, state benefits and documents such as passports and driving licences in your name. If your identity is stolen, you may have difficulty getting graduate loans, credit cards or a mobile phone contract.

Things to look out for

You may become a victim of identity theft if:

- you have lost or had stolen important documents such as your passport or driving licence;
- post expected from your bank has not arrived or you are receiving no post at all; or
- you have shared personal details via an unsolicited email.

You may already be a victim of identity theft if:

- items have appeared on your bank or credit card statements that you do not recognise;
- you receive bills, invoices or receipts addressed to you for goods or services you haven't asked for;
- you have been refused a financial service, such as a credit card or a loan, despite having a good credit history;
- a mobile phone contract has been set up in your name without your knowledge; or
- you have received letters from solicitors or debt collectors for debts that aren't yours.



If you think you are a victim

Act quickly to investigate your concerns

- Look at your credit report in detail. If you find entries relating to organisations you do not normally deal with, contact them immediately and keep a record of your actions, including who you spoke to and when and any copies of letters sent and received. The credit reference agencies will help you with this – you will only need to contact one credit reference agency and they will contact the others on your behalf.
- Consider contacting CIFAS – The UK's Fraud Prevention Service to apply for protective registration if you believe you are a victim of identity fraud or at risk of becoming one. CIFAS members will carry out extra checks whenever anyone, including you, applies for a financial service using your address. They do this to make sure that a criminal is not trying to commit fraud by pretending to be you. You will have to pay a charge for this service.
- Identity fraud involving the use of plastic cards (such as credit- and debit-cards), online banking, or cheques, should be reported directly to the financial institution concerned. Other incidents should be reported to the relevant organisation in the first instance and, dependent on their advice, to your local police station.
- Individuals or business operators who have been a victim of fraud and want to report it can also call Action Fraud, the UK's first national fraud reporting centre.



How to protect yourself

Security tips

Regularly get a copy of your personal credit report (this costs from £2) from a credit reference agency to see if it includes any entries you do not recognise.

Royal Mail offers a redirection service to help prevent identity fraud when you move home. Consider redirecting any post for at least a year. Be careful if other people have access to your post, particularly in shared accommodation. Collect post daily and contact Royal Mail if you think your post is being stolen. A mail redirection order may have been made in your name without your knowledge.

If you move house, tell your bank, credit card company and other organisations that you deal with. To check that your personal details are secure, get a copy of your credit report two to three months after moving.

Choose reputable internet cafes that completely erase the disk you were using and reinstall the operating system from scratch for each user. Don't leave the computer unattended.

Credit and debit cards

Cancel any lost or stolen credit or debit cards immediately. Keep a note of the emergency numbers you should call.

Be careful to keep your personal information secure when using your card over the phone, on the internet or in shops by making sure that other people cannot overhear you or see your personal information.

Look after your personal documents

- Keep your personal documents in a safe place, preferably in a lockable drawer or cabinet. Consider storing valuable financial documents with your bank.
- If your passport, driving licence, chequebook, credit-card or other personal documents have been lost or stolen, immediately contact the organisation that issued it.
- Don't casually throw away documents such as bills, receipts, credit- or debit-card slips, bank statements or even unwanted post in your name. Destroy unwanted documents, preferably by using a shredder.

Password tips

Never give personal or account details to anyone who contacts you unexpectedly. Be aware that a bank will never contact you to ask you for your personal identification number (PIN) or for a whole security number or password. Keep them secure.

Don't use the same password for more than one account and never use banking passwords on other websites. Using different passwords makes it harder for criminals to access your accounts. Avoid using just family names or dates of birth as passwords. Keep passwords safe and never record or store them in a way which leaves them open to theft, such as in your purse, wallet or mobile phone.

Who can help?

Credit reports

Callcredit plc

Consumer Services Team,
PO Box 491, Leeds LS3 1WZ
Phone: 0870 060 1414
Website: www.callcredit.co.uk

Equifax plc

PO Box 1140, Bradford, BD1 5U5
Phone: 0870 010 0583
Website: www.equifax.co.uk

Experian Ltd

PO Box 9000,
Nottingham NG80 7WP
Phone: 0844 481 8000
Website: www.experian.co.uk

Information about identity theft

Bank Safe Online

Website:
www.banksafeonline.org.uk

British Bankers' Association

Website: www.bba.org.uk

CardWatch

E-mail: cardwatch@apacs.org.uk
Website: www.cardwatch.org.uk

CIFAS – The UK's Fraud Prevention Service

Website: www.cifas.org.uk

CIFAS Protective Registration Service

Capital House, e-state,
Bankhead Crossway South,
Edinburgh EH11 4EP
Phone: 0330 100 0180
E-mail: protective.registration@cifas.org.uk

Financial Services Authority

Phone: 0845 606 1234
Minicom and textphone:
08457 300 104
Website: www.fsa.gov.uk

UK Payments

Mercury House, Triton Court,
14 Finsbury Square,
London EC2A 1LQ
Phone: 020 7711 6200
Website: www.ukpayments.org.uk

Reporting the theft or loss of post and documents

Driver and Vehicle Licensing Agency

Phone: 0870 240 0009
Website: www.dvla.gov.uk

Royal Mail

Phone: 08457 740 740
Website: www.royalmail.com

Identity and Passport Service

Phone: 0300 222 0000
Website: www.ips.gov.uk

General fraud prevention

Action Fraud – The National Fraud Reporting Centre

Phone: 0300 123 2040
Textphone: 0300 123 2050
Website: www.actionfraud.org.uk

Crimestoppers

Phone: 0800 555 111
Website:
www.crimestoppers-uk.org

Foreign and Commonwealth Office

Phone: 0870 606 0290
Website: www.fco.gov.uk

Fraud Reduction Website

Website: www.uk-fraud.info

Home Office

2 Marsham Street,
London SW1P 4DF
Phone: 020 7035 4848
Website: www.homeoffice.gov.uk

Internet Fraud Reduction

Website: www.getsafeonline.org.uk